APPENDIX 1

ANNAMALAI UNIVERSITY

SURVEY ON DETAILS OF WORKING OF THE GRAMODAYA KENDRA
SCHEME OF INDIAN BANK IN SOUTH ARCOT DISTRICT.

Scholar: Selvi M.S. Vasantha
Guide: Dr. B. Rajagopalan
Reader in Commerce

Date of Survey:

I. General Information:

1.1 Name
1.2 Address

1.3 Community Sc/ST/Others
1.4 a) Age
b) Sex M/F

1.5 Details of other Family Members

<table>
<thead>
<tr>
<th>S1 No.</th>
<th>Name</th>
<th>Relation to Informant</th>
<th>Age</th>
<th>Sex</th>
<th>Educational Qualification</th>
<th>Occupation</th>
<th>Income</th>
</tr>
</thead>
</table>

II Occupational Details of Informant:

2.1 Owner Cultivator/Tenant/Both/Any other
2.2 a) Specify your main occupation:
    b) Specify your subsidiary occupation:
2.3 Is your occupation hereditary: Yes / No
III. Details regarding initiation into Gramodya Kendra Scheme:

3.1 Date of enrolment:

3.2 Motivation for getting enrolled (Tick the appropriate reasons)

a. Inability to get enrolled in any other schemes
b. Procedural wrangles and difficulties of other schemes
c. Absence of other schemes in the area
d. Relative cheaper rates of interests charged in G.K
e. Better service and counselling in G.K.
f. Better technical assistance
g. Initiation by the bank
h. Initiation by government personnel
i. Initiation by previous beneficiaries
j. Any other reason (specify)

IV. Details of assistance under G.K.

4.1 Activity for which loan was sanctioned
Cultivation/Allied Activity/I.S.B

In case of Allied activity or I.S.B. tick the activity or the industry or services or business

A. Allied Activity

a) Dairying
b) Poultry
c) Goat and Sheep rearing
d) Fisheries
e) Others (Specify)

B. Industry

a) Agarbathi Manufacture
b) Arc welding
c) Art pottery
d) Bakery
e) Basket weaving  
f) Smithy  
g) Carpentry  
h) Others - Specify  

C. Services  
a) Tailoring  
b) Cycle shop and cycle repair  
c) Fish net repair  
d) Laundry  
e) Insecticide etc. Spraying and dusting  
f) Electrification (rural)  
g) Servicing of domestic electronic appliances  
h) Others (Specify)  

D. Business  
a) Groceries  
b) Petty (Beeda/Cigarette) shops  
c) Tea stalls  
d) Pavement snacks  
e) Vegetable vending  
f) Fruit vending  
g) Egg stalls  
h) Mutton vending  
i) Fried Gram vending  
j) Fruit Juice selling  
k) Firewood vending  
l) Others (specify)  

4.2 Amount of Loan sanctioned:

4.3 Interval between application and sanctioning

4.4 Interest rate charged:

4.5 Security offered
4.6 Nature of Loan sanctioned Short term/Medium term/Long term

4.7 Repayment details

4.7.1 a. Repayment Holiday :
4.7.1 b. Amount of Subsidy :
4.7.2 Mode of Repayment :
Yearly/Half yearly/Quarterly/Monthly/Weekly/Daily

4.7.3 Amount repaid
4.7.4 Balance outstanding
4.7.5 Are you a defaulter: Yes / No

Tick the reasons for your default

Reasons for Default:

a) Draught and famine
b) Floods
c) Income insufficient
d) Lukewarm attitude of the banker
e) Governmental instruction or ordinance
f) Any other reason (Specify)

V. Mode of utilisation of loan received under G.K. and Economic Impact of G.K. on beneficiaries.

5.1 For cultivators

5.1.1 Land cultivated: OWN RENTED

Dry Wet Dry Wet

Prior to enrolment

After enrolment
## 5.1.2 Crop details

<table>
<thead>
<tr>
<th>Name of Crop</th>
<th>Area under Cultivation</th>
<th>Method of Cultivation</th>
<th>Type of Irrigation</th>
<th>No. of crop per year</th>
<th>Expenditures per crop</th>
<th>Gross return per crop</th>
</tr>
</thead>
</table>

A. Prior

B. After

## 5.1.3 Were you a beneficiary of any other scheme earlier

Yes / No

<table>
<thead>
<tr>
<th>Name of scheme</th>
<th>Nature of Benefits</th>
<th>Quantum of Loan</th>
<th>Amount of subsidy</th>
<th>Rate of interest</th>
<th>Payment details</th>
<th>Other details</th>
</tr>
</thead>
</table>
5.1.4 Were you given any technical assistance under schemes mentioned above?: Yes/No

Details of Technical assistance given:
(Tick the assistance given)

a) Preparation of land for transplantation
b) Preparation of Nursery
c) Selection and treating the seed
d) Transplantation of seedling
e) Application of suitable dosages of fertiliser and manure
f) Weeding operations
g) Insect and disease identification and control
h) Harvesting
i) Storage
j) Marketing
k) Crop insurance

5.1.5 Details of difficulties experienced

5.1.6 Was the financial assistance sufficient?: Yes/No
(If no fill details in table 5.1.10)

5.1.7 Nature of Utilisation of loan under GK

<table>
<thead>
<tr>
<th>Nature of Activity</th>
<th>Amount spent</th>
<th>Loan Component of expenditure</th>
<th>Deficit meeting deficit</th>
<th>Method of</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase of</td>
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<tr>
<td>a) Tiller cattle</td>
<td></td>
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<tr>
<td>b) Bullock carts</td>
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<tr>
<td>and Bullock</td>
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<tr>
<td>c) Tractor</td>
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<tr>
<td>d) Tiller</td>
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</tr>
</tbody>
</table>
e) Other form equipments
f) Spares
g) Seeds
h) Seedling
i) Fertilizer
j) Pesticide
k) Insecticide
l) Weedicide
m) Well and pump/bore
n) Pomset
o) Oil Engine/Motor
p) Energy

5.1.8 Technical assistance given under GK: (Tick appropriate assistance offered)

a) Preparation of Land
b) Preparation of Nursery
c) Seed treatment and selection
d) Transplantation of seedling
e) Application of suitable dosages of fertiliser and manure
f) Weeding operations
g) Insect and disease identification and control
h) Harvesting
i) Storage
j) Marketing
k) Crop Insurance
5.1.9 Is the financial assistance sufficient: Yes/No

5.1.10 Details of financial borrowing apart from schemes mentioned in 5.1.3 or GK.

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
<th>Rate of Interest</th>
<th>Nature of Security offered</th>
<th>Repayment Mode</th>
<th>Other details</th>
</tr>
</thead>
</table>

A Prior to GK

B After GK

5.2 Dairying

5.2.1 Were you a beneficiary under any scheme prior to GK

Yes / No

5.2.2 Name of the scheme:

5.2.3 Details

Prior to After

a) Number of Milk cow owned
b) Number of Dry cow owned
c) Number of Milk Buffalo owned
d) Number of Dry Buffalo owned
e) Number of Calves owned
f) Number of Bullocks
g) Average value of monthly milk yield

Average monthly expenses
Total value of cattle waste
5.2.4 Details of utilisation of loan under GK for Dairying

a) Amount spent for purchase of milkanimals
b) Amount spent for construction of sheds
c) Amount spent for purchase of feeds and fodder
d) Number of milch animals purchased

5.2.5 Comparison of technical assistance obtained
(Tick the appropriate assistance)

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<thead>
<tr>
<th>Prior to</th>
<th>After GK</th>
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<tbody>
<tr>
<td>GK</td>
<td></td>
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<tr>
<td>a) In the purchase of Cross-bred milch animal</td>
<td></td>
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<tr>
<td>b) In the purchase of Cross-bred heifer</td>
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<td>c) Periodic medical check up</td>
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<td>d) Insemination</td>
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<tr>
<td>e) Use and obtaining of good fodder</td>
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<tr>
<td>f) Marketing the milk</td>
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<tr>
<td>g) Animal Insurance</td>
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<tr>
<td>h) Others (Specify)</td>
<td></td>
</tr>
</tbody>
</table>

5.2.6 a) Were the sources of finance offered by the earlier scheme sufficient?

Yes / No

b) Is financial assistance given under GK sufficient?

Yes / No

c) Details of financial borrowing apart from schemes

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<th>IR</th>
<th>NSO</th>
<th>RM</th>
<th>OD</th>
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</tbody>
</table>

A earlier scheme

B GK
5.3 Poultry

5.3.1 Were you a beneficiary under any other schemes?  
Yes / No

5.3.2 Specify the scheme

5.3.3 Nature of financial assistance given
   a) As Loan:
   b) As subsidy:

5.3.4 Rate of interest charged:

5.3.5 Details Regarding Poultry

Prior to GK  Under GK

   a) Number of birds owned
      i) Hatchers
      ii) Broilers
   b) Gross return
      (monthly average
      Birds)
   c) Expenditure
      (monthly average):
   d) Annual return from
      Bird waste

5.3.6 Details utilisation of Loan under GK

Amount utilised for
   a) Purchase of Birds
   b) Construction of Shed
   c) Purchase of Feeds
   d) Number of Birds purchased

5.3.7 Technical assistance obtained (Tick the appropriate answer)

Prior to GK  After GK

   a) Selection and Purchase
      of Birds
b) Maintenance of Bird (Medical help)

c) Marketing the egg and broilers

d) Bird Insurance

5.3.8 a) Was the financial assistance offered under previous scheme sufficient Yes/No

b) Is the financial assistance offered now sufficient Yes/No

(In case of insufficiency give details as to how the deficit was met)

5.3.9

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<td>S</td>
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</tr>
</tbody>
</table>

A Prior to GK

B After GK

5.4 Sheep and Goat rearing

5.4.1 Were you a beneficiary under any other scheme Yes/No

5.4.2 Name of the scheme

5.4.3 Nature of financial assistance

1) as loan
2) as subsidy
5.4.4 Rate of interest charged:

5.4.5 Details regarding sheep/Goat rearing

<table>
<thead>
<tr>
<th>Prior to GK</th>
<th>After GK</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) No. of animals</td>
<td>ii) Goat</td>
</tr>
<tr>
<td>i) sheep</td>
<td>ii) Goat</td>
</tr>
<tr>
<td>b) Amount of expenditure (annual)</td>
<td></td>
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<tr>
<td>c) Return by sale of sheep goat mutton</td>
<td></td>
</tr>
<tr>
<td>d) Return by sale of Wool</td>
<td></td>
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<tr>
<td>e) Return by sale of/use of cattle waste</td>
<td></td>
</tr>
</tbody>
</table>

5.4.6 Utilisation of loan under GK Amount spent

| a) For purchase of sheep/goat | |
| b) For construction of pens | |
| c) For purchase of feed and fodder | |
| d) Number of animal purchased | |

5.4.7 Technical assistance obtained (Tick the appropriate answer)

| a) Purchase of Sheep/Goat | |
| b) Maintenance (Medical) | |
| c) Marketing | |
| d) Animal Insurance | |

5.4.8

a) Was the financial assistance offered earlier sufficient Yes/No

b) Is the financial assistance offered sufficient Yes/No
5.4.9 If insufficient give the following details

<table>
<thead>
<tr>
<th>Source</th>
<th>A</th>
<th>IR</th>
<th>NSO</th>
<th>RM</th>
<th>OD</th>
</tr>
</thead>
</table>

A Prior to GK

B After GK

5.5 Other Allied activity
Name of the activity
(Collect details on a separate sheet and attach)

5.6 I/S/B activity

5.6.1 Name of I/S/B:

5.6.2 Do you employ people Yes/No

5.6.3 Were you a beneficiary under any scheme Yes/No
   a) Name of scheme:
   b) Financial assistance obtained as
      i) Loan
      ii) Subsidy
   c) Security offered:
   d) Interest rate paid
   e) Repayment Mode
   f) Nature of the loan Long term/Medium term/Short term

5.6.4 Details of utilisation of loan under GK amount Utilised
   a. For purchase of machinery
   b. For construction and repairs to building
c. For purchase of raw material
d. For payment of salary
e. For purchase of energy

5.6.5 Comparison of performance **Prior and after GK**

<table>
<thead>
<tr>
<th>Prior to GK</th>
<th>After GK</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Total investment</td>
<td></td>
</tr>
<tr>
<td>b. Gross turnover (A/M)</td>
<td></td>
</tr>
<tr>
<td>c. Expenditure (A/M)</td>
<td></td>
</tr>
<tr>
<td>d. Net Turnover (A/M)</td>
<td></td>
</tr>
<tr>
<td>e. Profit/Loss (A/M)</td>
<td></td>
</tr>
<tr>
<td>f. No. of persons employed</td>
<td></td>
</tr>
<tr>
<td>i. on a permanent basis</td>
<td></td>
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<tr>
<td>ii. on a casual basis</td>
<td></td>
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<tr>
<td>g. No. of man days utilised (Per month)</td>
<td></td>
</tr>
<tr>
<td>h. Amount disbursed as salaries and wages (monthly)</td>
<td></td>
</tr>
</tbody>
</table>

5.6.6 Give details of technical assistance obtained prior to GK and after GK

5.6.7a) Was the financial assistance under the old scheme sufficient

Yes / No

b) is the present financial assistance under GK sufficient Yes/No (if insufficient give details of meeting the deficit)

<table>
<thead>
<tr>
<th>SO</th>
<th>A</th>
<th>IR</th>
<th>NSO</th>
<th>RM</th>
<th>OD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A Prior to GK</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>B After GK</td>
<td></td>
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</tr>
</tbody>
</table>
VI. Customer's Opinion on GK

7.1 Is getting enrolled easy Y/N/Can't say
7.2 Were the officials helpful? Y/N/Can't say
7.3 Was there an undue delay in getting loan Y/N/Can't say
7.4 Are you sanctioned the full amount applied for Y/N
7.5 Do you get the full sanctioned amount Y/N
7.6 In your opinion was there any one known to you deserving loan but not sanctioned Y/N

If yes give details:

7.7 Do you feel that interest rate is economical? Y/N
7.8 Is the recovery procedure agreeable Y/N
7.9 Have you to pay any middleman to get enrolled in GK Y/N
7.10 In your opinion what is the purpose of GK

a) Upliftment of rural people
b) Upliftment of those below poverty line
c) Inorder to implement 20 point programme
d) Rural industrialisation
e) Green revolution
f) Rural women upliftment
g) Alternate energy sources
h) Improvement of rural employment

7.11 Is the working of GK satisfactory? Y/N
If "NO" give the reason for your conclusion

7.12 What are your suggestion for the successful implement of GK.
APPENDIX I

ANNAMALAI UNIVERSITY
DEPARTMENT OF COMMERCE

SURVEY ON WORKING OF G.K IN SOUTH ARCOT DISTRICT
(Banker's Questionnaire)

Researcher: Selvi M.S. VASANTHA
Supervisor: Dr. B. Rajagopalan

Date of Survey

1) Name of G.K. Centre

2) Name of the Branch:

3) Number of Villages Covered

4) Number of whole time Officials

5) List of Whole time Officials

5a) Number of part time Officials

5b) List of Part time officials

6) Nature of security (insisted on) for different categories (Tick the appropriate column)

<table>
<thead>
<tr>
<th>Head of activity ties</th>
<th>Without guarantees</th>
<th>Personal guarantees</th>
<th>Jwells</th>
<th>Pledge/ Deposits</th>
<th>Others (Name of the security)</th>
</tr>
</thead>
</table>

Agriculture Allied ISB
7) Details of recovery position year-wise

Agriculture:

Allied:

ISB:

8) Default position

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount under default (not paid on the due date)</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1983</td>
<td></td>
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<tr>
<td>1984</td>
<td></td>
<td></td>
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<tr>
<td>1985</td>
<td></td>
<td></td>
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<tr>
<td>1986</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1987</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9) Is the amount received recycled. If so, give details:

<table>
<thead>
<tr>
<th>Head of activities</th>
<th>YEARS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
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</tbody>
</table>

10) Difficulties encountered in implementation

11) Remarks:
**APPENDIX**

**LIST OF GKs OF INDIAN BANK**

<table>
<thead>
<tr>
<th>Zone</th>
<th>Region</th>
<th>Name of GK</th>
<th>No. of GK's in the Region/Zone</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td>11</td>
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</tbody>
</table>
### III. Salem

- iii) Salem
  1. Attur
  2. Konkanapuram
  3. Namakkal
  4. Mettur Dam
  5. Omalur
  6. Tiruchengode
  7. Vellur
  8. Rasipuram

### IV. Trichy

- 1) Cuddalore
  1. Sankarapuram
  2. Sothiathope
  3. Chidambaram

- ii) Madurai
  1. Bodinayikanur
  2. Karaikudi
  3. Palani
  4. Sankaran Koil

- iii) Pondicherry
  1. Ariyur
  2. Tindivanam
  3. Villianur
  4. Villupuram
  5. Kiliyanur

- iv) Trichy
  1. Kulitalai
  2. Mannargudi
  3. Pudukkottai
<table>
<thead>
<tr>
<th>Region</th>
<th>City</th>
<th>Sub-City 1</th>
<th>Sub-City 2</th>
<th>Sub-City 3</th>
<th>Sub-City 4</th>
<th>Sub-City 5</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ernakulam</td>
<td>Bangalore</td>
<td>Mandya</td>
<td>Nanjangudu</td>
<td>Virajapoth</td>
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<td>3</td>
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<td></td>
<td>ii) Ernakulam</td>
<td>Chongamaned</td>
<td>Guruveyur</td>
<td>Thorappaleyam</td>
<td>Vedakkoraln</td>
<td>Tellichery</td>
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<td>iii) Trivandrum</td>
<td>Kottarakkara</td>
<td>Paravoor</td>
<td>Sasthamcotth</td>
<td>Belurmeapuram</td>
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<td>iv) Hubli</td>
<td>Dosanur</td>
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<tr>
<td>Bombay</td>
<td>i) Ahmedabad</td>
<td>Anand</td>
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<td>ii) Pune</td>
<td>Amgaon</td>
<td>Chandori</td>
<td>Kolhapur</td>
<td>Segaon</td>
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<td>VI) Hyderabad</td>
<td>Chittoor</td>
<td>Greamapoth</td>
<td>Madanapalli</td>
<td>Palamanor</td>
<td>Karvetnagar</td>
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</tbody>
</table>
| ii) Hyderabad | 1. Karimnagar  
2. Kurnool  
3. Mahaboobnagar  
4. Medak |
| iii) Vijayawada | 1. Chellappalli  
2. Gujjaganjuni  
3. M M Pedu  |
| iv) Visak | 1. Alamuru  
2. Shultantari  
3. Tanuku  
4. Pottakolo |
| VII Culcutta | 1. Bhubaneswar  
2. Cuttack  
3. Parlakhamurdi  
4. Calotpur  |
| ii) Culcutta | 1. Burdwan  
2. Midnapore  |
| iii) Gauhati | 1. Nowgong  |
| iv) Patna | 1. Dharbanga  
2. Musaffarpur  |
<table>
<thead>
<tr>
<th>Region</th>
<th>Cities</th>
<th>No.</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>New Delhi</td>
<td>1. Ambala Cantt.</td>
<td></td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>2. Nabha</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Nakoder</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>4. N.S. Dorba</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>5. Sonapet</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lucknow</td>
<td>1. Hapur</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Hattaran</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Mussaffarnagar</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>4. Baroli</td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Delhi</td>
<td>1. Indore</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Sagar</td>
<td></td>
<td>11</td>
</tr>
</tbody>
</table>

Grand Total: 100

Summary details (as of July '87)

<table>
<thead>
<tr>
<th>Category</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of GK's</td>
<td>100</td>
</tr>
<tr>
<td>Branches covered</td>
<td>512</td>
</tr>
<tr>
<td>Villages adopted</td>
<td>2884</td>
</tr>
<tr>
<td>Total No. of beneficiaries</td>
<td>3,84,710</td>
</tr>
<tr>
<td>Credit flow through GK</td>
<td>Rs. 175.51 crores.</td>
</tr>
</tbody>
</table>
**APPENDIX IV**

LIST OF GKs AND BRANCHES IN SOUTH ARCOT DISTRICT

<table>
<thead>
<tr>
<th>Name</th>
<th>Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Sethiathope</td>
<td>Ayangudi</td>
</tr>
<tr>
<td></td>
<td>Srimushnam</td>
</tr>
<tr>
<td></td>
<td>Kattumannarkoil</td>
</tr>
<tr>
<td></td>
<td>Sethiathope</td>
</tr>
<tr>
<td></td>
<td>Lalpet</td>
</tr>
<tr>
<td></td>
<td>Mamangalam</td>
</tr>
<tr>
<td></td>
<td>Madurandaganallur</td>
</tr>
<tr>
<td></td>
<td>Muttam</td>
</tr>
<tr>
<td>2) Tindivanam</td>
<td>Avanipur</td>
</tr>
<tr>
<td></td>
<td>Melmalayanur</td>
</tr>
<tr>
<td></td>
<td>Melseethamur</td>
</tr>
<tr>
<td></td>
<td>Olakkur</td>
</tr>
<tr>
<td></td>
<td>Tindivanam</td>
</tr>
<tr>
<td></td>
<td>Vellimedupettai</td>
</tr>
<tr>
<td>3) Chidambaram</td>
<td>Chidambaram</td>
</tr>
<tr>
<td></td>
<td>Usuppur</td>
</tr>
<tr>
<td></td>
<td>Nanjalur</td>
</tr>
<tr>
<td></td>
<td>Kodipallam</td>
</tr>
<tr>
<td></td>
<td>Bhuvanagiri</td>
</tr>
<tr>
<td></td>
<td>M. Puliangudi</td>
</tr>
<tr>
<td></td>
<td>Annamalai nagar</td>
</tr>
<tr>
<td>4) Villupuram</td>
<td>Chinnathachur</td>
</tr>
<tr>
<td></td>
<td>Cinthamani</td>
</tr>
<tr>
<td></td>
<td>Kanai</td>
</tr>
<tr>
<td></td>
<td>Koliyanur</td>
</tr>
<tr>
<td></td>
<td>Vikravandi</td>
</tr>
<tr>
<td></td>
<td>Villupuram</td>
</tr>
</tbody>
</table>
5) Sankarapuram

Chinnaselem
Sankarapuram
Vadaponpareppi
Alathur
Kachirapalayam
Ammaiyagaram
Ariyelur

6) Kiliyanur

Kiliyanur
Brahmadesam
Porumbakkam
Tiruchitrambalam
Uppuvolur.
<table>
<thead>
<tr>
<th>Name of GK</th>
<th>Date of Establishment</th>
<th>Branches covered</th>
</tr>
</thead>
</table>

*These branches have been removed from Tindivanam GK and a new G.K was formed in July 1987, with Kiliyanur as Head Quarters.*
Application for financial assistance for advances below Rs. 5,000/- for ISB Sector

1. a) Name of the unit & address
   
2. Name of the applicant/s   Age   Father/Husband's Name   Address   Past Experience & qualification
   
3. Whether the applicant/s belong/s to scheduled caste/tribe
   
4. Size & Particulars of land holdings, if any, in the name of applicant or family members
   
5. Size of the applicant's family & present income
   
6. Loan details

Purpose   Amount
I We certify that,

a) All information furnished by me/us is true.

b) No legal action has been/is being taken against me/us.

c) I/We have no borrowing arrangements for the unit with any Bank/Financial institutions.

d) I/We shall furnish all other information that may be required by you in connection with my/our application; this may also be exchanged by you with any agency you may deem fit.

Details of the activity:

<table>
<thead>
<tr>
<th>Existing</th>
<th>Proposed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

C) Monthly surplus (A - B)

9. Raw materials required and its availability locally

SIGNATURE OF THE APPLICANT'S

Date: 

Place: 

1. 

2. 

3. 

Existing

Proposed

(A)

(B)

(C)
10. Where will the goods be sold:

11. How is the anticipated turnover considered capable of achievement? (comment on general customers, competitors in the area and how the competition will be met):

12. Term Loan details (For land, building, machinery, etc. estimates/invoices to be enclosed.):

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Item</th>
<th>Supplier</th>
<th>Cost (Rs.)</th>
<th>Existing</th>
<th>Proposed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Rs.

LESS applicant’s contribution (Rs.):

Term loan required from Bank (Rs.):

13. Working capital details:

<table>
<thead>
<tr>
<th>Description</th>
<th>Days (i)</th>
<th>Days (ii)</th>
<th>Days (iii)</th>
<th>Days (iv)</th>
<th>Days (D)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum stock of raw material</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production time for converting raw materials into finished goods</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minimum stock of finished goods</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Normal credit given on sales</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Length of operating cycle (total of i to iv)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Working capital requirement \( \frac{(B \times D)}{30} \) Rs.

LESS applicant's contribution Rs.

Working capital loan required from Bank Rs.

<table>
<thead>
<tr>
<th>Place</th>
<th>SIGNATURE OF APPLICANT/S</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td></td>
</tr>
</tbody>
</table>

(For official use only)

15. Name of the bank official who interviewed the applicant : 

16. Comments  :

17. Loan sanctioned : 

18. Stipulation of security  :

19. Other remarks : 

Place: 

Date: 

APPRASING OFFICIAL     SANCTIONING AUTHORITY
## APPLICATION RECEIVED REGISTER

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Date of receipt of application</th>
<th>Date of receipt of particulars in full</th>
<th>Name of the applicant and address</th>
<th>Type of facility</th>
<th>Sector (Agriculture allied activities ISB or others)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
<td>(6)</td>
</tr>
</tbody>
</table>

**Amount applied for**

<table>
<thead>
<tr>
<th>Amount recommended by the branch</th>
<th>Amount sanctioned</th>
<th>Date of sanction/rejection</th>
<th>Sanction/rejection by (authority)</th>
<th>Reasons for rejection</th>
</tr>
</thead>
<tbody>
<tr>
<td>(7)</td>
<td>(8)</td>
<td>(9)</td>
<td>(10)</td>
<td>(11)</td>
</tr>
</tbody>
</table>
### Suggested Discretionary Lending Powers to the Gramodaya Kendra Loan Committee

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Purpose</th>
<th>Without Collateral Security</th>
<th>With Collateral Security</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>7500</td>
<td>25000</td>
</tr>
<tr>
<td>I. CROP LOAN</td>
<td></td>
<td>15000</td>
<td>30000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7500</td>
<td>25000</td>
</tr>
<tr>
<td>II. LOANS FOR FARM MECHANISATION</td>
<td></td>
<td>10000</td>
<td>175000</td>
</tr>
<tr>
<td></td>
<td>a. Only for purchase of brand new items</td>
<td>40000</td>
<td>40000</td>
</tr>
<tr>
<td></td>
<td>b. For purchase of power tillers</td>
<td>Nil</td>
<td>40000</td>
</tr>
<tr>
<td></td>
<td>c. For repairs, services and replacement of tractors/Power tillers</td>
<td>Nil</td>
<td>40000</td>
</tr>
<tr>
<td>III. LOANS FOR MINOR IRRIGATION</td>
<td></td>
<td>15000</td>
<td>50000</td>
</tr>
<tr>
<td></td>
<td>a. Digging of new open well/borewell</td>
<td>Nil</td>
<td>75000</td>
</tr>
<tr>
<td></td>
<td>b. Deepening/repairing of existing well</td>
<td>5000</td>
<td>15000</td>
</tr>
<tr>
<td></td>
<td>c. Installation of oil engine/electric or other contrivances</td>
<td>7000</td>
<td>15000</td>
</tr>
<tr>
<td></td>
<td>d. Construction/repairing of pump house</td>
<td>2500</td>
<td>50000</td>
</tr>
<tr>
<td></td>
<td>e. Land development allied to minor irrigation</td>
<td>Nil</td>
<td>50000</td>
</tr>
<tr>
<td>IV. Land Development/Reclamation</td>
<td></td>
<td>NIL</td>
<td>25000</td>
</tr>
<tr>
<td>V. Indirect finance to Agricultural Trading in farm inputs</td>
<td></td>
<td>15000</td>
<td>50000</td>
</tr>
<tr>
<td>VI. For all other investments loans other than for animal husbandry</td>
<td></td>
<td>10000</td>
<td>25000</td>
</tr>
<tr>
<td>VII. ANIMAL HUSBANDRY</td>
<td></td>
<td>10000</td>
<td>50000</td>
</tr>
<tr>
<td></td>
<td>a. Dairy Development (including construction of shed, purchase of equipments, feed)</td>
<td>5000</td>
<td>150000</td>
</tr>
<tr>
<td></td>
<td>b. Fisheries</td>
<td>10000</td>
<td>60000</td>
</tr>
<tr>
<td></td>
<td>c. Poultry (layer, broiler)</td>
<td>5000</td>
<td>30000</td>
</tr>
<tr>
<td></td>
<td>d. Sheep &amp; Goat</td>
<td>5000</td>
<td>50000</td>
</tr>
<tr>
<td></td>
<td>e. Calf Rearing</td>
<td>10000</td>
<td>50000</td>
</tr>
<tr>
<td></td>
<td>f. Duckery and others</td>
<td>10000</td>
<td>50000</td>
</tr>
<tr>
<td>VIII. HORTICULTURE</td>
<td></td>
<td>10000</td>
<td>100000</td>
</tr>
<tr>
<td></td>
<td>Development loans (extensive/intensive cultivation)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
FLOW CHART

CHIEF OFFICER (C.O.) / AGRICULTURAL
FINANCE DEPARTMENT (A.GFD)

ZONAL MANAGER
(ZM)

REGIONAL MANAGER

GRAMODAYA KENDRA

BRANCH

BRANCH

PRIMARY REPORTING UNIT

MONTHLY REPORT

QUARTERLY REPORT

CONNECTING LINK

FINAL TERMINAL