APPENDIX - IV

MEMBERS OF STANDING COMMITTEE

Chairman : District Collector
Convenor : Lead Bank Officer

MEMBERS

1. Dist. Dev. Manager : NABARD
2. Divisional Manager : Syndicate Bank
3. Regional Manager : Andhra Bank
4. Chairman : S A G B
5. Dist. Coordinator : State Bank of India
6. General Manager : A D C C Bank
7. Project Director : DRDA
8. Chief Planning Officer : Statistics, Collectorate

Source : Syndicate Bank, Lead Bank office, Anantapur.
SCHEDULE FOR THE LEAD BANK

A. LEAD BANK SCHEME
1. Name of the Bank:
2. Address of the Bank:
3. When did you implement Lead Bank Scheme?
4. Has your bank set-up a separate cell in the Head Office for monitoring the Lead Bank Scheme?
5. Has your bank set-up a separate cell in the regional office for monitoring the Lead Bank Scheme?
6. Whether the concerned officers are given training with regard to Lead Bank Scheme?
7. In how many of the districts, your bank is playing the Lead Bank Role?
8. Specify location of branches in Anantapur District.

B. INITIAL SURVEY IN ANANTAPUR DISTRICT
1. Have you conducted initial survey in the district?
2. Did the local organisations participate with survey work.
3. What was the specific objective of the survey?
4. What was methodology adopted for the survey?
5. What was the scope of the survey?
6. What kind of data and from what sources were they collected?
7. Were you able to get sufficient and reliable data?

8. What are the difficulties experienced in conducting the survey?

9. How useful is the data for planning the Lead Bank Scheme in the district?

10. Was the survey useful in properly identifying potential growth-centres for locating branches?

11. Was the survey useful in identifying the developmental scheme to be launched?

12. After the survey was made, in what places new branches branches were opened by your bank and other banks.
   
   Place   Date of opening   By Your     Name of  
   of branch bank     other banks

13. Did the above allocation decide based on number of branches already in operation?

C. IN-DEPTH SURVEY IN ANANTAPUR DISTRICT

1. Did your bank conduct in-depth survey? Yes/No

2. If yes, please furnish the information to the following items.
   (a) When it was conducted?
   (b) What were its specific objectives?
   (c) By whom was it conducted?
   (d) Methodology
   (e) Duration
   (f) Scope
3. Whether all blocks were surveyed or some blocks only were surveyed?

4. What were the specific developmental schemes formulated on the basis of the survey findings?

5. When did your bank prepare the first credit plan for the district?

6. What is the period for which credit plans were prepared?

7. Is the district credit plan integrated with the district development plans? Yes/No

8. Were performance budgets prepared?

D. DISTRICT CONSULTATIVE COMMITTEE (D.C.C.)

1. What is the composition of D.C.C.?

2. Who are the non-official members of the D.C.C.?

3. Do you think that the size of the D.C.C. is small/optimum/large?

4. How often the committee meets?

5. How many meetings have been held so far?

6. What matters were discussed and decided in the meetings?

7. Is the attendance in the meeting encouraging?

8. Do you consider the D.C.C. helps in solving the problem relating to the implementation of the L.B.S.
9. Do you suggest any structural changes to make D.C.C. more effective?

10. Do you think that the administrative authorities always try to throw the burden of implementing the scheme on banks and also blame for failures?

E. COORDINATION

1. Do you think that there is proper framework and environment to achieve cooperation and coordination among banks and Governmental agencies?

2. How and by what method of coordination is achieved?

3. Whether the administrative authorities respond timely for any help needed by you in implementing the Lead Bank Scheme?

4. Do you feel that the information needed or various aspects for submitting to D.C.C. is supplied promptly by
   (a) Commercial banks Yes/No
   (b) Financial Institutions Yes/No
   (c) Cooperatives Yes/No
   (d) Administrative authorities Yes/No

5. Do you face any difficulty in securing the certificates from other agencies? Yes/No

6. Have you adopted villages under the village adoption scheme? Yes/No

7. What criteria was adopted for selection of villages?
8. Did you adopt villages already adopted by other banks? Yes/No

9. Have you introduced any mobile banking in the villages? Yes/No

10. What kind of cooperation and coordination has been achieved between commercial banks?
   (a) in financing
   (b) in technical advice
   (c) in other services like recovery of loans.

11. To what extent you could achieve the cooperation and coordination in utilising the extension services from Government
    Adequate Inadequate Meagre

12. What Schemes have been formulated to finance priority sector?

13. What are the problems encountered in recovering loans?

F. AREA DEVELOPMENT PROGRAMMES

1. What are the key-sectors of development of your area?
   Agriculture Industry Services

2. What are the key constraints that you face in developing key-sectors?
   FOR EXAMPLES: (a) Agriculture (b) Industry
   1. Land 1. Raw Material
   2. Water 2. Technology
   3. Labour 3. Skilled Labour
3. Do financing the key-constraints responsible for slow growth and development in the district?

4. Do you have any strategy to overcome the constraints?

II. SCHEDULE FOR COMMERCIAL BANK BRANCHES

1. Name of the bank branch:
2. Location:
3. Address
4. Date of establishment
5. Type of bank public: Private
6. Have you adopted villages under village adoption scheme? Yes/No

7. What are the programmes that are being implemented in the villages-adoption by your bank? Mention the nature and extent of assistance provided under each programme.

<table>
<thead>
<tr>
<th>Programme</th>
<th>Assistance</th>
</tr>
</thead>
</table>

8. Is there any other bank working within the radius covered by your bank. Yes/No

9. Do you think that the staff in terms of number and skills inadequate to discharge your responsibilities fully? Yes/No
10. Do you have any separate cell for implementing LBS? Yes/No

11. Do you need any further staff for implementing LBS? Yes/No

12. Did you delegate sufficient authorities to branch? Yes/No

If no, what are the areas in which you need more powers?

(a) In sanction of loans
(b) In taking action of recovering overdues.
(c) In dealing with the subordinate staff.
(d) In initiating new schemes.
(e) In dealing with other officials of other agencies.

13. Do you suggest any change in the organisation set up at your branch level for an effective implementation of the scheme?

14. Do you suggest any procedural changes for making LBS more effective? 

15. Did the Government prepare any development plan for your area?

16. Is it a block-level plan or taluk-level plan?

17. Is your bank represented on it?

18. What are the bankable scheme of plan entrusted to your branch?

19. Were they based on available infrastructure facilities?

20. What are the difficulties you have experienced while implementing the area development programme?
21. Did the Government authorities extend their cooperation in implementing the scheme?

III. SCHEDULE FOR DISTRICT LEVEL ADMINISTRATION DISTRICT DEVELOPMENT PLAN:

1. What is the machinery set-up to formulate the district development plan?

2. What is its composition?

3. What is the methodology adopted for the preparation of the development plan of the district?

4. What are the different steps involved in preparing the district development plan?

5. What is the scope of the district development Plan?

6. What are the different sectors covered in DDP?

7. What is the period for which the plan is prepared?

8. How often the implementation of the plan is reviewed?

9. Indicate whether there is proper coordination between the district development authorities and the Lead Bank.

10. Whether the district credit plan prepared under LBS is integrated with the district development plan?

11. Is there any significant role for LB in the implementation of the district development plan.
12. What problems were faced in implementing the development plan?


14. Any Suggestions by you for improving the implementation of the LBS?

IV. SCHEDULE FOR HOUSEHOLDS

Date:
Mandal:
Village:

A. PERSONAL DATA:

1. Name of the respondent :

2. No. of family members : Males ...Females

3. No. of family members : Males ...Females
   working in the farm field

4. No. of dependants : Males ...Females

5. Religion :

6. Education :

7. Caste :

B. AGRONOMIC DETAILS

1. Land holding:

   Particulars                        Land in acres
   Irri    dry

   (a) Cultivable land
   (b) Uncultivable land
   (c) Land used for double crops
   (d) Land Leased in/leased out

   TOTAL
2. Crops grown (1994-95)

<table>
<thead>
<tr>
<th>Crops</th>
<th>Land sown</th>
<th>Land available for commercial crops</th>
<th>Land used for commercial crops</th>
<th>Total area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kharif</td>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
</tr>
<tr>
<td>Rabi</td>
<td>(5)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. Particulars of modern equipment used.

<table>
<thead>
<tr>
<th>Name of the equipment</th>
<th>Owned/ hired</th>
<th>Source of finance for acquisition</th>
<th>Rent paid if hired</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Tractor</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Pumpsets</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Other farm implements</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(Specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. Inputs used.

<table>
<thead>
<tr>
<th>Input</th>
<th>Source of finance</th>
<th>Quantity</th>
<th>Acreage</th>
<th>Value (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Fertilisers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Insecticides</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) HYV seeds</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d) Others (specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
5. Particulars of crops grown, consumption and sale.

<table>
<thead>
<tr>
<th>Crop</th>
<th>Produce used for consumption</th>
<th>Produce meant for sale</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Qty. value</td>
<td>Qty. Value</td>
</tr>
<tr>
<td>(a)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c)</td>
<td></td>
<td></td>
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<tr>
<td>(d)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(e)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6. Annual Income

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount in Rs. (Per year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td></td>
</tr>
<tr>
<td>Dairy</td>
<td></td>
</tr>
<tr>
<td>Trade</td>
<td></td>
</tr>
<tr>
<td>Services</td>
<td></td>
</tr>
<tr>
<td>Others (Specify)</td>
<td></td>
</tr>
</tbody>
</table>

7. Annual household expenditure per year (Rs.)

8. Payment made towards old debts (Rs.)

9. Amount available for repayment of current loans (Rs.)
C. BORROWING AND INVESTMENT:

1. How much loan did you get from bank (Rs.)

2. For what purpose did you get loan?

3. Whether the amount utilised for the contacted purposes
   utilised for the contacted purposes
   Yes/No

4. If no, reasons for
   (a)
   (b)
   (c)
   (d)

5. Whether the amount is adequate or not.
   If not, reasons for
   (a)
   (b)
   (c)
   (d)

6. If not, mention alternative sources
   and how much amount borrowed Rs.

7. Terms of Loan
   Rate of interest ........per cent
   Length of period

   Security offered : Type ........ Value (Rs.)........

8. Time lag between:
   The date of application and the date of sanction of
   loan ............days.
   The date of sanction and the date of actual receipt
   ............days

9. Particulars of expenditure incurred in getting loan:
   Accidental expenses yes/no specify........
   Illegal gratification Yes/no specify........
E. REPAYMENT

1. Amount due Rs........

2. Repayment of loan: Regular/Irregular

3. If irregular, please specify the reasons.
   (a)
   (b)
   (c)

4. Particulars of overdues
   No. of years due ..........
   Amount: .................
   Reasons: .................
       (a)
       (b)
       (c)
       (d)

F. ATTITUDE:

1. What do you think of working hours of bank in your area?

2. What is your opinion about location of bank in your area?

3. How do you feel about considering your application for loan?

4. What is your opinion about the present area service approach?
D. COST AND INCOME

<table>
<thead>
<tr>
<th>Input cost</th>
<th>Total Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
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<tr>
<td>3.</td>
<td></td>
</tr>
<tr>
<td>4..</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td></td>
</tr>
</tbody>
</table>

G. EXPRESS YOUR OPINION FOR THE FOLLOWING.

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Strongly Disagree</th>
<th>No</th>
<th>Agree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The borrowers need not pay back the loans once received from the bank.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Repayment of loan to the bank is secondary</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Loan repayment postponed, if calamities occurred.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. This creates an impression among other borrowers who are not affected but the repayment of loan with them will also be postponed</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>5. The farmers feel that their loan will be written off if they form association</td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
6. Loans recovery under legal action failed in many cases.

7. Officers do hesitate to take legal action against the defaulters and hence they try to postpone the repayment of loan.

8. Loan sanction takes cumbersome and lengthy procedure.

9. Political elements do encourage borrowers not to pay back the loan.

10. Field Supervisor do help effective utilisation of loan

11. Speed money have an edge in quick sanctioning of loan

12. Do you favour subsidy?

13. Do you view the present target identification a meaningful.

14. Do you suggest any change in loan interest rate.

15. Banker is a friend, Philosopher and guide
   (a) Commercial banks
   (b) Cooperative banks
   (c) Grameena banks

16. Do you advocate bank on wheels?

Any suggestions for improving the banks under Service area approach

NOTE: IV Schedule is meant for farmers and artisans. Item B need not apply to the latter.