# APPENDIX IV

## COOPERATIVE LOANS IN PERIYAR DISTRICT

### A STUDY OF OVERDUES AND REPAYMENT

### SCHEDULE FOR PRIMARY AGRICULTURAL CREDIT SOCIETIES

<table>
<thead>
<tr>
<th>1</th>
<th>IDENTIFICATION AND LOCATION:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1</td>
<td>Name of the society :</td>
</tr>
<tr>
<td>1.2</td>
<td>Date of Registration :</td>
</tr>
<tr>
<td>1.3</td>
<td>Date of commencement of business :</td>
</tr>
<tr>
<td>1.4</td>
<td>Audit classification :</td>
</tr>
<tr>
<td>1.5</td>
<td>Location of the society:</td>
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<tr>
<td></td>
<td>Village :</td>
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<tr>
<td></td>
<td>Block :</td>
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<tr>
<td></td>
<td>Taluk :</td>
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<tr>
<td></td>
<td>Branch to which the society is attached :</td>
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<tr>
<td>1.6</td>
<td>Distance to the branch of the Periyar Central Cooperative Bank :</td>
</tr>
<tr>
<td>1.7</td>
<td>Total number of employees of the society :</td>
</tr>
<tr>
<td></td>
<td>a) Total cultivable area covered by the society</td>
</tr>
<tr>
<td></td>
<td>b) Total area cultivated in the 1st crop</td>
</tr>
<tr>
<td></td>
<td>c) Total area cultivated in the 2nd crop</td>
</tr>
<tr>
<td></td>
<td>d) Total area cultivated in the 3rd crop</td>
</tr>
<tr>
<td></td>
<td>a) Irrigated area</td>
</tr>
<tr>
<td></td>
<td>b) Dry area</td>
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<tr>
<td></td>
<td>c) Total area</td>
</tr>
<tr>
<td></td>
<td>d) Percentage of area under irrigation</td>
</tr>
</tbody>
</table>
   a) Acreage under food crops
   b) Acreage under cash crops
   d) Total area cultivated

1.11 Area of operation
   S.No. Name of hamlets Distance to society Population

II MEMBERSHIP AND SHARE CAPITAL
   a) Beginning of the year
   b) Additions during
   c) Withdrawn during
   d) At the end of the year

2.2 Classes of shares and shareholding as on date
   Class of shares Nominal value No.of shares Total value
   A Class
   B Class

2.3.1 Owned funds
   a) Share capital from members
   b) Government

2.3.2 Reserves
   a) Statutory Reserves
   b) Others (specify)

2.3.3 Total owned funds
2.3.4 Borrowed funds
   a) Deposits
   b) Loans from Cooperative Bank
   c) Loans from Government
   d) Others (specify)

2.3.5 Total borrowed funds
3.1 Amount of loans
   a) Beginning of the year
   b) Issues during
   c) Demanded during
   d) Overdue during
   e) Collected during
   f) End of the year
   g) Percentage of overdue to demand
3.2 Number of borrowers to whom loans are issued : 1982-83 1983-84 1984-85 1985-86 1986-87
   a) Beginning of the year
   b) Issued during
   c) Repaid during
   d) At the end of the year
   e) Number of overdue borrowers

IV  CROP LOANS FROM PERIYAR DISTRICT CENTRAL COOPERATIVE BANK
   a) Beginning of the year
   b) Received during
   c) Repaid during
   d) At the end of the year
   e) Claims made during
   f) Overdues
   g) Percentage of overdue to demand

V.  SUPERVISION
5.1 Supervision in the society area of the end use of loans given to farmers is
   Very good/Good/Satisfactory/Not satisfactory
5.2 How often the supervisors visit the farmers?
   Very often/Often/Once in a way/Not at all
5.3 Considering the number of borrowers, do you feel the supervisors can meet all the borrowers easily
   Very easy/Easy/Less easy/Not easy
5.4 How do you feel about the relationship the supervisors maintain with the farmers?
   Very good/Good/Satisfactory/Not satisfactory
5.5 How do you feel about the effectiveness of supervisors in controlling the misuse of loans by farmers?
   Very effective/Effective/Less Effective/Not Effective
5.6 How do you feel about the effectiveness of supervisors in the collection of dues from the farmers?
   Very effective/Effective/Less Effective/Not Effective

VI.  GENERAL
6.1 What are the problems faced by the society in recovery of loans?
6.2 Give suggestions for improving recovery.