Schedule
REGIONAL RURAL BANKS AND RURAL DEVELOPMENT - A STUDY OF RAYALASEEMA GRAMEENA BANK, CUDDAPAH.

SCHEDULE FOR BENEFICIARIES

1. **Identification**
   - Head of the Household:
   - Name:
   - Age:
   - Literacy:
   - Occupation:

2. **Address of the head of the household**

3. **Size and composition of household**

<table>
<thead>
<tr>
<th>SI No.</th>
<th>Name</th>
<th>Age</th>
<th>Sex</th>
<th>Relationship with household</th>
<th>Educational status</th>
<th>Occupation</th>
<th>Annual income (Rs)</th>
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<tbody>
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</tbody>
</table>

4. **Asset Position**
   - Lands:
   - House Property:
   - Livestock:
   - Agricultural machineries:
5. **Particulars of landholding**

<table>
<thead>
<tr>
<th>Land Particulars</th>
<th>Dry</th>
<th>Irrigated</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Land owned</td>
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<tr>
<td>2. Land leased</td>
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<td>3. Vacant</td>
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<td>4. Operation land [1+2]</td>
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</tbody>
</table>

6. **Income on assets before and after utilizing the loan:**

<table>
<thead>
<tr>
<th></th>
<th>Before utilizing the loan [Rs.]</th>
<th>After utilizing the loan [Rs.]</th>
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<tbody>
<tr>
<td>6.1. Land</td>
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<tr>
<td>6.2. Hose property</td>
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<td></td>
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<td>6.3. Live stocks</td>
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<td>6.4. Agricultural machineries</td>
<td></td>
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<tr>
<td>a. Tractor</td>
<td></td>
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<tr>
<td>b. Bullocks Carts</td>
<td></td>
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<tr>
<td>c. Sprayers</td>
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<td></td>
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<tr>
<td>d. other implements</td>
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<td>6.5. Financial Assets</td>
<td></td>
<td></td>
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<tr>
<td>a. Cash in bank</td>
<td></td>
<td></td>
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<tr>
<td>b. Loans to others</td>
<td></td>
<td></td>
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<tr>
<td>c. Deposits</td>
<td></td>
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<tr>
<td>d. Securities</td>
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<tr>
<td>6.6. Business assets</td>
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<td>6.7. Other assets</td>
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<tr>
<td>6.8. Total [6.1 to 6.7]</td>
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</tbody>
</table>
7. Do you know the various types of loans extend by the banks: Yes/ No

8. Are any government officials coming to your village to explain about various rural financing programmes?: Yes/ No

9. Do you know about various rural development programmes launched by the government?: Yes/ No

9.1. If 'Yes' what are they and how did you come to know?

9.2. Under which scheme you got the loan:

10. Specify the different sources of your borrowings:

Institutional
   a. Commercial Banks
   b. R.R.Bs
   c. Co-operative

Non-Institutional
   a. Money lenders
   b. Professionals
   c. Agriculturists
   D. Relatives, Friends and others

11. Purpose stated in the loan application:

12. Purpose for which loan is utilized:

13. If loan is not utilized for the same purpose, specify the reasons for diversion:
a. Untimely issued 

b. Inadequate Amount 

c. Misallocation 

d. Illness 

e. Miscellaneous 

f. Payment of old debts 

14. Are the bank officials co-operating when you approach them for loan? 

Yes/ No

If 'No' what are the problems are you facing while getting the loan?

15. Are you satisfied with the existing loan pattern of RGB?

16. Do you feel comfort with the present schemes of rural financing by Bank?

17. The amount of loan sanctioned to you 

17.1 Did you get the required loan amount? 

17.2 Did the bank inform you that reasons for not sanctioning required amount?

17.3 Did you receive the loan in time? 

If 'No' when you have approached and when you are given?

17.4. Have you got any subsidy on the loan? 

17.5 Are you satisfied with the subsidy? 

17.6 Do you feel convenient with the interest charged by the bank?

18. Have you got any additional employment by utilizing the loan?
19. Incremental income from loan

20. Status of standard of living of the household after utilizing the loan:
   a. Remain unchanged
   b. Moderately increased
   c. Increased

21. Have you raised loan from other than RRB?
   If "Yes" specify the bank & amount:
   21.1 Have you got any subsidy on the loan?:
   21.2 Is the subsidy given by bank reasonable?
   21.3 Is the interest charged by the bank reasonable?

22. Have you repaid the loan within the due date?

23. If loan is not repaid within the due date, specify the reasons
   a. affect in farm production/ business:
   b. Variation in income:
   c. Illness:
   d. Miscellaneous:

24. If you fail to repay the loan amount with in due date, what steps are initiated by the bank?

25. Any suggestions you wish to offer:
1. Would you give the criteria for selecting the beneficiaries?
2. Are there any guidelines to identify the beneficiaries?
3. Would you mention the basic requirements of borrower for sanctioning the loan?
4. Please specify the purposes for which you extend the loan?
5. Is there any limit to select the number of beneficiaries in one village?
6. Would you outline the different programmes under which you sanction the loan?
7. What are the different ways that you follow to uplift the rural poor?
8. Do you measure the standard of living of the beneficiaries after sanctioning the loan?
9. When the loan is diversified by the beneficiary, would you select the same person for next time also?
10. Are you persuading the beneficiary after sanctioning the loan?
11. Is recovering of loans at the satisfactory level?
12. The steps you initiate to speed up the recovery
13. Please specify the different problems in rural credit development
   a. Beneficiary identification :
   b. Recovery of loan :
   c. Other problems :
14. Would you sanction the loan even there is outstanding amount from the beneficiary?
15. Please offer some suggestions for making the rural development programmes more effective.