APPENDIX

SCHEDULE 'A' FOR FARMER S' SERVICE SOCIETY (FSS)

I. GENERAL PARTICULARS:

1. Name of the FSS (Rythar Seva Sahakari Sangh Niyamith):
2. No. of Primary Agril. Credit Societies amalgamated:
3. No. of villages covered:
4. Location, Taluka and District: Dist. Bellary.
5. Name of the Financing/Sponsoring Bank:
6. Period for the study covered: 1976-77 to 1982-83 (30th June)

II. AGRICULTURAL SITUATION OF THE AREA:

		1976-77	77-78	78-79	79-80	80-81	81-82	82-83
1. Land Holdings	(a) Below 2.5 acres							
	(b) 2.5 to 5 acres							
	(c) 5 to 10 acres							
	(d) 10 and above							
	Total							
2. Land Under Irrigation (Complete/ Partial area):								
	(a) Canal Irrigation							
	(b) Lift Irrigation							
	(c) Tank Irrigation							
	(d) Well Irrigation							
	(e) Others:							
	Total							

3. Total population of the area under FSS covered:

4. Total Households covered:

	SF + MF	Other Farmers	SC + ST	Others	Total
1976-77					
1977-78					
1978-79					
1979-80					
1980-81					
1981-82					
1982-83					
Total:					

5. Percentage variation between first and last year:

III. <u>GROWTH OF SHARE CAPITAL</u>:

1. From 'A' Members:

	SF + MF	Other Farmers	SC + ST	Others	Total
1976-77					
1977-78					
1978-79					
1979-80					
1980-81					
1981-82					
1982-83					
Total:					

2. From 'B' Members:	1976-77	77-78	78-79	79-80	80-81	81-82	82-83	Others
(a) State Government								
(b) Financing Bank								
(c) Others (if any)								
							GRAND TOTAL:	

IV. GROWTH OF WORKING CAPITAL:	1976-77	77-78	78-79	79-80	80-81	81-82	82-83	Total
(i) In Rupees								
(ii) Percentage Variation between first and last year								

V. VARIOUS SERVICES RENDERED BY FSS:

(A) CREDIT SERVICE:	1976-77	77-78	78-79	79-80	80-81	81-82	82-83	Total
(i) Short Term Finance of the FSS for all purposes:								

(2) S.T.Finance for Agril. Purposes:	No. of Borrowers		Amount Borrowed		Total
	SF + MF	Other Farmers	SF + MF	Other Farmers	
1976-77					
1977-78					
1978-79					
1979-80					
1980-81					
1981-82					
1982-83					
Total:					

3. Security offered by the Members: Standing Crop/Two Surities of Solvent Members/ Hypothecation/Others.

4. Percentage variation between I& and last year:

5. Crop Loan (Both 'A' & 'B' Components):

	1976-77	77-78	78-79	79-80	80-81	81-82	82-83	Total
(a) No. of Borrowers:								
(i) SF + MF								
(ii) Other Farmers								
(b) Amount borrowed:								
(i) SF + MF								
(ii) Other farmers:								
GRAND TOTAL:								

6. ST Loan under differential interest rates (DIR):

	Other Purposes	Agricultural Purposes	Total Amount	% to the Total ST Loan For Agril.	For others	Total
1976-77	Rs.					
1977-78	Rs.					
1978-79	Rs.					
1979-80	Rs.					
1980-81	Rs.					
1981-82	Rs.					
1982-83	Rs.					
		GRAND TOTAL:			GRAND TOTAL:	

7. MT Loan for farmer borrower: 1976-77 77-78 78-79 79-80 80-81 81-82 82-83 Total

(a) No. of Borrowers

(i) SF + MF :

(ii) Other Farmers:

(b) Amount borrowed:

(i) SF + MF

(ii) Other farmers:

GRAND TOTAL:

(B) SUPPLY SERVICE:

	Fertilisers		Seeds		Plant Protection		Total	
	Quantity	Value	Quantity	Value	Quantity	Value	Quantity	Value
1976-77								
1977-78								
1978-79								
1979-80								
1980-81								
1981-82								
1982-83								
Total								

(C) CUSTOM SERVICE: (Sprayer/Weeders/ Tractors/Others) 1977 1978 1979 1980. 1981 1982 1983June Total

(1) No. of days used for Hire

(2) No. of persons used (a) SF + MF
(b) Other Farmers:

(3) Amount realised:

GRAND TOTAL:

D. CONSUMER SERVICE:

	1976-77	1977-78	1978-79	1979-80	80-81	81-82	82-83	Total
1. Provisions Sale Proceeds:								
2. Cloth Sale Proceeds:								
3. Milk and other products:								
Total								

E. EXTENSION SERVICE:

1. Extension Officers/Assistants = Deputed from Govt./Appointed by Society/Not available

	1976-77	77-78	78-79	79-80	80-81	81-82	82-83
2. Advice given by them to the beneficiaries:							
3. Soil Testing No. of samples collected:							
4. Agril. Implements supplied:							
5. Training camps held for Poultry:							
(a) No.:							
(b) Persons attended:							
6. (c) Demonstration held:							
7. No. of times sent to AIR for Broadcasting:							
8. New HYV Introduced:							
9. No. of germination test conducted:							

10. Others:

VI. POSITION OF RECOVERY RELATING TO FARMER BORROWERS ONLY:

	1977	1978	1979	1980	1981	1982	1983	TOTAL
1. Demand:								
2. Collection of Amount:								
3. Balance as overdue:								
4. Percentage of recovery:								
(i) SF + MF :								
(ii) Other Farmers:								
(iii) Total								

VII. SCALE OF FINANCE (Per Acre):

	Khariff Crops		Rabi Crops		Summer Crops	
	Irrigated	Un-irrigated	Irrigated	Un-irrigated	Irrigated	Un-irrigated
1976-77						
1977-78						
1978-79						
1979-80						
1980-81						
1981-82						
1982-83						

1. Method of fixing the scale:

2. Margin kept in lending loan (ST & MT):

VIII. DEPOSIT MOBILISATION:

	1976-77	1978	1979	1980	1981	1982	1983	Total
1) No. of Accounts:								
2) Amount Deposited:								
a) SF + MF :								
b) Other farmers:								
c) Others:								
GRAND TOTAL:								

IX. STAFFING - PATTERN:

Year	No. of staff including MD	Deputed candidates	Their Salary and other expenses	Total Salary and allowances	Other Expenses	Total
1976-77						
1977-78						
1978-79						
1979-80						
1980-81						
1981-82						
1982-83						
TOTAL:						

X. TOTAL TURNOVER (in Rs.):

Year	CREDIT OPERATIONS		Supply Service	Custom Service	OTHER OPERATIONS		Other Service	Total
	ST Loan	MT Loan			Consumer Service	Extension Service		
1976-77								
1977-78								
1978-79								
1979-80								
1980-81								
1981-82								
1982-83								
Total								

XI. PROFIT AND LOSS ACCOUNT:

	Net Profit of the FSS (Rs.)	Percentage Variation
1976-77		
1977-78		
1978-79		
1979-80		
1980-81		
1981-82		
1982-83		

SCHEDULE 'B' FOR FARMER-BORROWERS OF FSS

I. GENERAL PARTICULARS:

1. Name of the Farmer-Borrower:
2. Name of the FSS to which he belongs:
3. His village, taluka and district: Dist. Bellary.
4. Distance of the village from FSS (in Kms):
5. Belongs to SC/ST/BC/Others:
6. Period for study covered: 1982-83 only.

II. PARTICULARS ABOUT HIS FAMILY MEMBERS:

	Name	Occupation	Age	Education	Employed/Unemployed student No. of days	Income		Total Income
						On field	Off field	
1. 1982-83								
2. 1982-83								
3. 1982-83								
4. 1982-83								
5. 1982-83								
							GRAND TOTAL:	

III. SIZE OF HOLDINGS (IN ACRES):

Size of land holdings	Irrigated/Unirrigated	Irrigated/Unirrigated	1982-83 Irrigated	1982-83 Unirrigated	Total
1. Below 2.5 acres:					
2. 2.5 to 5 acres:					
3. 5 to 10 acres:					
4. 10 to 15 acres:					
5. 15 to 20 acres:					
6. 20 and above acres:					
				GRAND TOTAL:	

IV. CROPS GROWN:

Crops	Local/HYV. Qty. Value	Local/HYV.Qty.Value	1982-83 Local/HYV.Qty.Value	Total Qty.	Total Value
1. Jowar					
2. Cotton					
3. Wheat					
4. Oil seeds					
5. Ragi					
6. Paddy					
7. Sugarcane					
8. Pulses					
9. Others					

V. QUANTITY PRODUCED, CONSUMED AND MARKETABLE SURPLUS:

Name of the Commodity	Quantity Produced 1982-83	Quantity Sold 1982-83	Sale Value 1982-83	Total Quantity	Total Value
1.					
2.					
3.					
4.					
5.					
6.					

VI. COST OF CULTIVATION:

Items	Total Quantity Purchased 1982 - 83	Total cost of the year 1982 - 83	Total
1. Seeds			
2. Fertilisers			
3. Pestisides			
4. Labour wages			
5. Rent on implements			
6. Water charges;			
7. Others			
		GRAND TOTAL:	

1. Total Income from Farm Output (i.e., Item V): Rs.

2. Total cost of cultivation (i.e., Item VI): Rs.

Net farm Income: Rs.

VII. PERIOD OF STORAGE AND MODE OF SELLING:

Period	Type of the produce	Quantity Stored/Sold	To whom sold*	Realised Income in Rs.
Immediately sold:				
After ____ months:				
After ____ years:				

* FSS/Marketing Society/Local Traders/Mondi Merchants/Money lenders/Others.

VIII. PARTICULARS ABOUT NON-FARMING (Livestocks and Birds):

Details	No.of them possessed 1982-83	Total	Expenses** 82-83	Total	No.of them sold 82-83	Total	Income Realised	Others* Income	Total Income
1. Bullocks									
2. Cows (a) Local									
(b) Cross breed									
3. Buffaloes									
4. Sheep									
5. Goats									
6. Others									
							GRAND TOTAL:		

* Income from sale of milk products, milk, birds, sheep, wool, manures, sale of eggs, etc.

** Expenses = Maintenance as well as expenses on Cattle feed, poultry feed, medical, interest paid, etc.

1. Total Income from Non-farming: Rs.
2. Total expenses of Non-farming: Rs.

IX. Net income received in the form of wages/salary remittances/others:

Family Members	No. of persons engaged 1982 — 1983	Income received 1982 — 1983	Total
1. Male			
2. Female			
3. Total			

X. TOTAL NET INCOME:

	1982-83	Total
A. Net Income From Farming:		
B. Net Income from Non-farming:		
C. Net Income from Wages:		
Salary remittances:		
Others:		
GRAND TOTAL:		

XI. PARTICULARS ABOUT BORROWING AND REPAYMENT:

Particulars	Borrowing from FSS		From Others		Total
	ST Loans 1982-83	MT Loans 1982-83	Money-lenders 1982-83	Com. Agents 1982-83	
1. Amount Borrowed					
2. Purpose of Borrowing					
3. Period of loan					
4. Security offered					
5. Rate of interest					
6. No. of instalments					
7. Share capital					
8. Deposits held					
9. Due date for repayment					
10. Amount repaid					
11. No. of instalments overdue					
12. Others					
GRAND TOTAL:					

XII. REASONS FOR DEFAULTS (YES/NO):

	1982-83		1982-83
1. Crop failure:		8. Misuse of loans:	
2. No. intention to repay:		9. Considered loans to be outright grants:	
3. Illness/Death of Member:		10. Lack of Irrigation:	
4. Low income from the farm:		11. Heavy Indebtedness:	
5. Indifference of Co-op.Official:		12. Pol. Interference:	
6. Heavy expenditure on ceremonies:		13. Malpractice of Co-op.	
7. Considered loans may be written off:		14. Others:	

XIII. LOANING OPERATIONS:

	1982-83	Total
A) Adequacy of Loan borrowed from FSS:		
1. What was the amount applied for:		
2. What was the loan sanctioned:		
3. Was the loan sanctioned adequate:		
a) Grossly adequate:		
b) Partially adequate:		
c) Negligible adequate:		

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4. If not:

(a) What was the inadequacy?

(b) How did it covered:

(c) What purpose did it not covered:

(d) How did you adjust :

(i) by borrowing from Banks/from M.L.?

(ii) by others:

B) Whom did you meet to get money in FSS 1982-83 Total

(1) M.D./President or Director?

(2) How many times you met them?

C) (1) Was the loan received at crucial times for Agril. operations? Yes/No.

(2) If not, what was the delay (i) One month? Yes/No.

(ii) Two months or else? Yes/No.

(3) How did the delay affect your Agril. Operations:

(a) Could not purchase seeds: Yes/No

(b) Could not apply pesticides: Yes/No

(c) Had to spend for consumption purpose: Yes/No

(d) Others: Yes/No.

XIV. UTILISATION OF THE LOAN:

(1) Have you utilised the loans to purpose for which it was borrowed? Yes/No.

(2) If yes, what was the portion? 50%/75%/100%

(3) If not, why? Give reasons:

(a) Directed for consumption Yes/No.

(b) Repaid the old debt Yes/No.

(c) Others specify Yes/No.

XV. OPINION OF THE MEMBER REGARDING:

A) (1) Guidance and encouragement of staff of FSS: Good/Not Bad/Bad

(2) Better service to the weaker sections: Good/Not Bad/Bad

(3) Supervision of the credit on all stages: Good/Not Bad/Bad

(4) Management of the FSS: Good/Not Bad/Bad

(5) Loaning policies and procedures: Good/Not Bad/Bad

(6) Various service rendered by the society, viz:

(a) Credit Service: Good/Not Bad/Bad

(b) Custom Service: Good/Not Bad/Bad

(c) Supply Service: Good/Not Bad/Bad

(d) Extension Service: Good/Not Bad/Bad

(e) Consumer Service: Good/Not Bad/Bad

(f) Other Service (if any): Good/Not Bad/Bad.

B) SUGGESTIONS OF THE MEMBERS REGARDING FUNCTIONING OF FSS IN FUTURE:

1)

2)

3)

4)

5)

6)

7)

SCHEDULE 'C' FOR NON-BORROWER FARMER

I. GENERAL PARTICULARS:

1. Name of the non-borrower:
2. Name of the FSS to which he belongs:
3. His village, tq. & Dt.:
4. Distance of the village from the FSS (in Kms.):
5. Belongs to the SC/ST/BC/ Others:
6. Period for the study:

II. PARTICULARS ABOUT THE FAMILY MEMBERS:

1. No. of dependents:
2. Occupation of the Members:
3. Net Income of the Members: On field Off field Total
4. No. of days employed:

III. OTHER PARTICULARS:

1. Size of the Holdings (in acres)
2. Whether irrigated/unirrigated (Tank/well/canal/lift)
3. Crops Grown:

	Quantity	Rate	Amount
a) Jowar			
b) Cotton			
c) Oilseeds			
d) Wheat			

	Quantity	Rate	Amount
e) Ragi			
f) Paddy			
g) Sugarcane			
h) Others			
TOTAL			

4. Quantity consumed by the family:

5. Cost of cultivation (per acre):

	Rs. P.
a) Seeds	
b) Fertilisers	
c) Pesticides	
d) Rent on implements	
e) Labour charges	
f) Water charges	
g) Others	
TOTAL	

6. Total Income from Farm Income:

7. Total cost of the Farm:

NET INCOME:

8. Period of storage and mode of selling:

	to whom	Distance
a) Immediately sold		
b) After _____ months		
c) After _____ years		

9. About Non-Farming:

	Cost of Maintenance	Income
1) No. of bullocks		
2) No. of cows		
3) No. of buffaloes		
4) No. of sheep		
5) Others		

10. Income from Other Sources:

1) From wages

2) From salary Remittances

3) From others:

11. Total Net Income of the Household:

a) Net income from farm

b) Net income from Non-farm

c) Net income from other sources

TOTAL:

12. Why Non-Borrower?

1) Old dues of VSS carried to FSS

2) No irrigation facilities

3) No. owned land (land is taken as Lease)

4) Owned fund is available

5) Others: