

B.Sc. (CO-OPERATION AND BANKING)

MANUAL

FOR

RURAL AGRICULTURAL WORK EXPERIENCE PROGRAMME (RAWEP)



PLACEMENT CELL

COLLEGE OF CO-OPERATION, BANKING & MANAGEMENT

KERALA AGRICULTURAL UNIVERSITY

KAU POST - 680 656, THRISSUR

1. B.Sc. (Co-operation & Banking)

B. Sc. (Co-operation & Banking) is a four year professional degree programme offered by the Kerala Agricultural University at the College of Co-operation, Banking & Management at the main campus. The basic objective of the course is to supply trained professionals with right knowledge, skills and attitude to man the managerial positions in Co-operative enterprises, Banks, Commodity Boards and similar organisations.

The current annual intake of the programme is 46 students. The selection is through an Entrance Examination, conducted by the Controller of Entrance Examinations, Government of Kerala. The eligibility for admission is a pass in the Pre-Degree examination with minimum 50 per cent marks. Semester system of education is followed for the course.

The final semester of the course is earmarked exclusively for Rural Agricultural Work Experience Programme (RAWEP) which includes training modules in the Department of Co-operation, Co-operative Institutions, Panchayat Raj Institutions, NGOs, Krishi Bhavans and Village Stay.

2. Objectives of RAWEP

The following are the broad objectives of RAWEP:

1. To help the students to familiarise with the socio-economic conditions of farmers and the rural society and their interaction with various rural development institutions and programmes;
2. To familiarise with the working of agricultural support service institutions like Co-operatives, Banks, Commodity Boards, Agri-business Organisations, NGOs, etc.;
3. To impart the skills in Project Work and preparation of Project Reports; and
4. To enhance confidence and competence by providing field exposure in order to improve organisational and managerial skills;

3. Structure of RAWEP

The RAWEP is for one full semester covering 21 weeks. The RAWEP has four components viz., Orientation Programme, Entrepreneurial Development Programme, Field Training and Project Work as outlined below:



Table - 1
Structure of RAWEP

Sl. No.	Modules	Duration (Weeks)
1.	Orientation Programme – 3 days	1
2.	Entrepreneurial Development Programme (EDP)–3 days	
3.	Field Training	
(i)	<i>Placement in the Department of Co-operation</i>	4
(ii)	<i>Placement in Development Departments/Agencies</i>	
	<i>a) Panchayat Raj Institutions – 3 days</i>	1
	<i>b) Krishi Bhavan – 2 days</i>	
	<i>c) NGOs – 2 days</i>	
(iii)	<i>Placement in Co-operative, Banking and other sectors (at least 2 days each in every category of institutions)</i>	4
	<i>a) Agricultural Credit Co-operatives</i>	
	<i>b) Consumer Co-operatives</i>	
	<i>c) Dairy Co-operatives</i>	
	<i>d) Marketing Co-operatives</i>	
	<i>e) Commercial Banks / Urban banks / Regional Rural Banks / NABARD / Insurance Companies / Development Banks / Investment Companies / Merchant Banks / Mutual Funds / Stock trading Companies / Non-Banking Finance Companies.</i>	
	<i>f) Commodity Boards / Agri-Business Organisations / Non-Profit Organisations / Commodity Exchanges / Parastatals.</i>	
(iv)	Village Stay	1
4.	Project Work	9
	<i>a. Seminar on Project Work</i>	
	<i>b. Evaluation of Project Report</i>	1
	Total	21

3.1 Orientation Programme – 3 Days

Soon after the registration, the students will be given three days orientation about RAWEP. The orientation programme will cover the following aspects:

- a) Rationale of RAWEP
- b) Objectives of RAWEP
- c) Field Training and Project Work: Type of data to be collected, Data collection tools / techniques:
- d) Maintenance of Work Diary.
- e) Preparation of Work Experience Report and Project Report.
- f) Seminar on Project Work.
- g) Evaluation Scheme.
- h) General Conduct and Behaviour.

The orientation programme will also be attended by the Advisory Committee Members and Guides of RAWEP students.

3.2. Entrepreneurial Development Programme. (EDP) – 3 Days

This shall be an inhouse programme to develop the entrepreneurial traits of the students and enable them to take up self-employment ventures in their professional field with adequate self-confidence. The sessions will be handled by competent trainers from Co-operative Institutions, Commercial Banks, District Industries Centre (DIC), Khadi and Village Industries Commission (KVIC), Kerala Industrial and Technical Consultancy Organisation (KITCO), Centre for Management Development (CMD), Small Industries Service Institute (SISI) and similar other institutions.

3.3 Field Training.

The Field Training is intended to make the students familiarise with the structure and operations of various rural development institutions and support service systems . The specific objectives of Field Training are given below :

- a) To impart on-the-job training to the students to complement and supplement the theories, tools and techniques and methods acquired during the course work;
- b) To enable the students to gain first hand knowledge about the legal and institutional framework and duties of the various functionaries of the Co-operative Department; and
- c) To expose the students to the organisational structure, operational systems and management practices of Co-operative Enterprises, Commercial Banks, Commodity Boards, Panchayat Raj Institutions, Krishi Bhavans, Non-Governmental Organisations and similar organisations.

3.3.1 Modules of Field Training .

The Field Training contains six modules divided into four segments.

(i) Placement in the Department of Co-operation – 4 Weeks

The students will be placed with the General and Audit wings of the Department of Co-operation at the Taluk level for a period of two weeks each. A thorough study of the duties of the general and audit wings of the department is expected of the students. The details of the training is outlined in Annexure III

(ii) Placement in Development Departments/Agencies.

(a) Panchayat Raj Institutions – 3 Days

The students will be placed with a Grama Panchayat or Block Panchayat which will be selected in consultation with the Panchayat authorities and the Supervising Guide. The role of the Panchayat in rural development and its statutory and development functions as indicated in Annexure IV are to be internalised by the students. They are required to familiarise with the project planning and management at the Grama Panchayat / Block Panchayat level.

(b) Krishi Bhavan – 2 Days

Each student will be given placement in a selected Krishi Bhavan of the Department of Agriculture for 2 days to study the extension management and development administration. The students have to learn the process of planning, implementation, monitoring and evaluation of agricultural projects under People's Planning Campaign with a view to make them involved in local level development machinery. A study of the various Schemes / Projects implemented by the Dept. of Agriculture will also form part of this training. Activities to be observed and information to be collected from the Krishi Bhavan are outlined in Annexure-VI.

(c) NGOs – 2 Days

The students will be placed in a selected NGO for 2 days to study its objectives, structure, functions, development programmes, self-employment programmes and management practices. The details to be collected is given in Annexure – V.

(iii) Placement in Co-operative, Banking and other sectors – 4 Weeks.

The students will be given training for at least two days in each category of institutions referred in Table 1 SI. No. 3(iii). Students must visit at least one institution from each of the six categories of institutions. The type information to be collected from various institutions is provided in Annexure – VIII (a) to VIII (g).

(iv) Village Stay – 5 Days.

The Village stay is intended to expose the students to the socio-economic and cultural milieu of the farming community in the village. All the students will be camping in a selected village for 5 days under the supervision of a multi-disciplinary team of teachers including at least one female teacher. During the stay the students will visit the farmers and collect data relating to their socio-economic conditions, farming practices, support service linkages including credit, procurement, processing and marketing as given in Annexure VII. Every student is required to survey at least 25 households with the help of a prestructured schedule to understand certain basic aspects of farm management during the stay and prepare a brief report about the results immediately after the survey.

3.4 Project Work – 9 Weeks.

As part of the RAWEP the students have to do a project work on an organisational / managerial / institutional / operational aspect related to Agri-business enterprises, Co-operative enterprises, Financial institutions and related areas.

3.4.1 Objectives of the Project Work.

The Project Work has the following definite objectives:

- a) To equip the students to identify and analyse the organisational, managerial and operational problems of various organisations involved in socio-economic development activities;
- b) To train the students in the collection, classification, tabulation, analysis, presentation and interpretation of data; and
- c) To assist the students to acquire the report writing skills.

3.4.2 Orientation

The Guides concerned will be giving an orientation to the students about the modus operandi of the project work before they are placed in the selected institutions. The orientation is to cover the basic principles of identification of a topic/problem for the project work, designing the study, collection, classification, tabulation, analysis, and interpretation of data, report writing, review of literature, preparation of bibliography, footnotes, citation, etc.

3.4.3. Identification of topic / problem for Project Work

After completing the training in the selected institutions, the students shall report to their respective Guides for a briefing on the project work for two days. During this time the students have to finalise the topic / problem for their project work.

3.4.4. Screening of Project Work.

Two weeks after the commencement of the Project Work, each student shall make a presentation of the project proposal before the Advisory Committee and the Guide for screening. The presentation has to cover the statement of the problem, objectives, sampling design, techniques of data collection and analysis.

4. Administration of RAWEP.

4.1 Registration and Guidance

Every student who has completed the seventh semester shall register for RAWEP (subject to the rules of the University from time to time) under a Guide who will be allotted by the Advisory Committee. It shall be the responsibility of the Guide to supervise and monitor the RAWEP of the student which includes visit to the institutions where the student(s) are placed.

4.2. Advisory Committee.

There shall be an Advisory Committee to monitor the effective conduct of RAWEP. The Committee shall consist of the Associate Dean (Chairman), Heads of Departments, Placement Officer, Officer i/c of Academic matters, and Teacher Representative in the Placement Cell as members. The Placement officer shall be the convener of the Committee.

The Advisory Committee will select a panel consisting of not less than three teachers to evaluate the performance of students based on Work Diary and Work Experience Report. The Committee will also constitute a three member Viva Voce Board to evaluate the Seminar on Project Work and Project Reports of the students. The Committee shall meet periodically to review and monitor the programme.

4.3 Attendance and Discipline.

Attendance in all the components of RAWEP is compulsory. The students should get a minimum of 80 percent attendance. The attendance as per the Work Diary and Evaluation Reports from the institutions where the students have been placed would be reckoned for this purpose. The students should maintain good discipline through out the programme and discharge themselves as worthy students of Kerala Agricultural University.

Any student who wants to leave the programme in between on official work of the University like participation in sports, arts or other co-curricular activities must obtain the permission of the head of the institution in advance. However, the students should complete all the pending assignments after return.

In the event of illness or similar unforeseen contingencies a student may be permitted to discontinue the programme for a maximum period of four days with the prior permission of the head of the institution. However, the students have to make up the lost days by doing extra work for the period of absence.

Any misconduct either in the village or institutions would be viewed seriously and invite disciplinary action by the Advisory Committee.

4.4. Work Diary

During the course of RAWEP every student should maintain an authenticated Work Diary to record the work learnt / done by him / her in the Co-operative Department, selected institutions, and during the village stay. Every day the Work Diary has to be got countersigned by the head of each section / wing where the student is placed for on-the-job training. The specimen of the Work Diary is given in Annexure-I

4.5. Work Experience Report and Project Report.

The work experience gained through Entrepreneurial Development Programme, training in Co-operative Department , Panchayat Raj Institutions, Krishi Bhavans, NGOs, Village Stay, Co-operative Enterprises, Commercial Banks, Commodity Boards, etc. will constitute the subject matter of Work Experience Report. The Work Experience Report should not exceed 10 type written pages.

The Project Report is to be submitted in the format given in Annexure II. Three type written copies of the draft Work Experience Report and Project Report in a single bound volume should be submitted to the Placement Officer one week before the end of the semester for evaluation.

4.6. Evaluation Scheme for RAWEP

The performance of students under RAWEP will be evaluated in two stages. Firstly the performance will be evaluated on the basis of the Work Diary, Work Experience Report per se and the work Experience Seminar given by the students by a panel of teachers selected by the Advisory Committee. Secondly the performance will be evaluated on the basis of the seminar on Project Work and the Project Report per se by a board of teachers. Other than the Guide, the board to evaluate the Project Work must have a chairman and another examiner. The average of the marks awarded by the Chairman, Guide and the Second Examiner shall be the marks finally awarded to the project report. The distribution of marks for RAWEP is given below:

Sl. No.	Component	Maximum Marks
1.	Work Diary	20
2.	Preparation and presentation (seminar) of Work Experience Report	30
3.	Seminar on Project Work	15
4.	Evaluation of Project Report	35
	TOTAL	100

A student shall secure a minimum of 6/10 to pass RAWEP.

4.7. Submission of Final Work Experience Report and Project Report

The Final Work Experience Report and Project Report after incorporating all the corrections proposed by the Board of Examiners should be neatly type written with double space on bond paper of A4 size. The Work Experience Report and Project Report should be bound in a single volume and four copies of the bound volume should be submitted to the Placement Officer within 15 days from the date of evaluation. One copy each will be issued to the College Library, the student, Guide concerned and the institution where the project work was undertaken.

ANNEXURE – I

PROFORMA OF WORK DIARY

The following aspects shall be noted in the Work Diary by the student in each visit of the institution / village stay.

- 1) Name of the Institution / Department visited
- 2) Date and Time of visit
- 3) Time of leaving the institution
- 4) Officers / persons contacted
- 5) Purpose of visit
- 6) Brief outline of the work done / information collected / experience gained

Name, Designation and Signature of the Authority concerned.

ANNEXURE – II

ORGANIZATION OF THE PROJECT REPORT

The format for the presentation of the Project Report is given below in the following sequences :

- i) Title page
The title page shall bear the title of the project report, name of the student, and name and address of the college.
- ii) Declaration by the student
A declaration from the student in the proforma appended [Annexure – II (a)] is to be furnished after the title page.
- iii) Certificate of bonafide work by Guide
A certificate from the Guide of the student in the proforma prescribed [(Annexure – II (b))] is to be furnished immediately after the declaration by the student.
- iv) Acknowledgement
Proper acknowledgement of the support given by the Guide, Associate Dean, Placement Officer, other teachers and those including the officials of the institution in which the student had conducted the project work.
- v) Table of contents
Table of contents should include the major headings (with minor headings) and page numbers
- vi) List of Tables
- vii) List of Illustrations / Statements
- viii) Text (body) of the Project Report
This should contain :
 - a) Introduction :

Introduction must cover-

1. Statement of the problem
2. Need and significance of the study
3. Objectives
4. Methodology
5. Scope of the study
6. Limitations of the study; and
7. Chapter plan of the project report

b) Review of literature:

It must contain a critical review of past work relating to the problem with a view to identify the research gap. Only studies relevant to the topic are to be cited.

c) Analysis :

Analysis may be divided into one or two chapters depending upon the volume of work and the objectives of the study. The data collected may be analysed to establish causal relationships between variables and generalisations may be derived with the help of accepted statistical / quantitative techniques. The findings of the study must correspond to the objectives and to the extent possible must be related to the findings of earlier studies in the area.

d) Summary and conclusions :

A brief self contained account of the work covering major findings and conclusions may be given in not more than six typed pages.

ix) Reference :

All the references cited in the text of the project report shall be arranged alphabetically according to their authors. Articles listed shall follow the pattern prescribed below :

- a) Name(s) of the author(s) – Surname first followed by first name and middle name or initials
- b) Year of publication within brackets
- c) Title of the article
- d) Name of the journal in which the article is published
- e) Volume No
- f) Pages

Reference to books shall be made as follows:

- a) Name(s) of the author(s) – Surname first followed by first name and middle name or initials
- b) Year of publication within brackets
- c) Title of the book
- d) Publisher
- e) Place of publication
- f) Edition
- g) Page

x) Appendix, if any

ANNEXURE – II (a)

(Model of Declaration)

DECLARATION

I hereby declare that this project report entitled
.....
is a bonafide record of work done by me during the course of project work and that it has not previously formed the basis for the award to me for any degree / diploma, associateship, fellowship, or other similar title, of any other university or society.

Place :
Date :

Signature of the Candidate

Name of the Candidate

ANNEXURE – II (b)

(Model of Certificate to be attached to Project Report)

CERTIFICATE

Certified that this project report entitled
.....
..... is a record of project work done independently by Sri / Smt / Kumari
..... under my guidance and supervision and that it has not previously formed the basis for the award of any degree, fellowship, or associateship to him / her.

Place :
Date :

Signature of the Guide

Name & Designation of the Guide

ANNEXURE – III

PLACEMENT IN THE DEPARTMENT OF CO-OPERATION

(4 Weeks)

Proforma Schedule for Data Collection

1. Organisational Structure of the department at the State, District and Taluk levels- authorities and responsibilities of various cadres.
2. Training in the General Wing and Audit Wing
Students must refer and study the files related to different procedures and report the facts of the cases studied in the work experience report.

General Wing

Sl. No.	Cases	Minimum No. of cases to be reported.
1.	Registration of Societies	2
2.	Amendment of bye laws	4 types
3.	Election	2
4.	Arbitration, Award & Execution	4 types of which two monetary disputes and two non-monetary disputes
5.	Inquiry	2
6.	Winding up of Societies	1

Audit Wing

1. Procedure for different types of Audit.
2. Vouching and Checking of transactions.
3. Estimation of bad and doubtful debts
4. Verification of Cash Balance, Fluid resources, Stock and other assets and liabilities
5. Valuation of assets and liabilities
6. Preparation of final accounts
7. Preparation of Audit Note with respect to :
 - a) Membership and Share capital
 - b) Deposits and Borrowings
 - c) Loans to Members
 - d) Arbitration and Execution
 - e) Miscellaneous income
 - f) Establishment and contingencies
 - g) Distribution of net profit of previous year
 - h) Investments
 - i) Valuation of investment
 - j) Fluid Resources

- k) Government Assistance
 - l) Chitty/MDS
 - m) Consignment Transactions
 - n) Adjusting heads
 - o) Bad and doubtful debts
 - Estimation of Non-Performing Assets
8. Preparation of Audit Certificate
 9. Preparation of Audit Memorandum
 10. Procedure for Audit Classification
 11. Calculation of Audit fee

ANNEXURE – IV

PLACEMENT IN PANCHAYAT RAJ INSTITUTIONS

(3 Days)

Proforma Schedule for Data Collection

1. Name and address of the Panchayat.
2. Total area (Sq. Km.)
3. No. and names of villages, wards covered
4. Total No. of households and population in the panchayat – Male, Female.
5. Occupational structure of the People (percentage)
 - Cultivators
 - Agricultural Labourers
 - Service People
 - Skilled Labourers (Carpenters, Maisons, Blacksmiths, plumbers, Electricians,)
 - Unemployed
6. Organisational structure of Panchayats at the State, District, Block and Grama Panchayat level.
7. Management and Administration of Panchayat through elected representatives and employees, and their composition.
8. Number and frequency of Grama Sabha meetings held during the last 2 years.
9. Procedure for selection of beneficiaries and implementation of Project.
10. Procedure of Resource mapping and Project preparation by the Panchayat.
11. No. of the following institutions working in the panchayat
 - a) Educational institutions : LP, UP, High School, College, University, etc.
 - b) Ration shop
 - c) Hospitals
 - d) Anganwadis
 - e) NGOs
 - f) Banks:
 - Co-operative
 - Commercial
 - g) Marketing Co-operatives
 - h) Industries, Industrial estate.
 - i) Markets (daily and weekly)

12. Institutions to which the Panchayat is having functional linkage and the nature of linkage.
13. Major sources of Revenue of the Panchayat. (Item wise) for 5 years
14. Expenditure heads of the Panchayat (Item wise) for 5 years
15. Categorywise schemes carried out by the Panchayat for the last 3 years.

Name of schemes	Name of the Dept. through which it is sponsored	No. of families / Individuals benefited		Amount disbursed	Subsidy
		Target	Achievement		
a. Agricultural and Animal husbandry schemes					
b. Industrial schemes					
c. Housing schemes					
d. Education schemes					
e. Health schemes					
f. Women and Child development programmes					
g. Sanitation schemes					
h. Self employment schemes					
i. Any other (Specify)					

ANNEXURE – V

PLACEMENT IN NGOs

(2 Days)

Performa Schedule for Data Collection.

1. Name and address of the NGO.
2. Year of registration and the Act under which it is registered.
3. Objectives and functions of NGO.
4. Area of Operation.
5. Structural, Functional, Technical, or Financial linkage with other organisations.
6. Organisational structure.
7. Total members, Nature of membership (Male, female, membership fee etc.)
8. Management and Administration.
9. Source of funds.

10. Details of activities undertaken by the NGO for the last 5 years

Sl. No.	Name of Activity	Target		Achievement		Amount spent	Sponsors
		Physical	Financial	Physical	Financial		

11. Criteria for the selections of beneficiaries.
12. Attitude of the Govt. towards NGO.
13. Strength of the NGO.
14. Problem / difficulties faced by the NGO.

ANNEXURE – VI

**PLACEMENT IN KRISHI BHAVANS
(2 Days)
Proforma Schedule for Data Collection.**

1. Name and address of the Krishi Bhavan
2. Area of operation
 - Panchayat.
 - Village.
 - Wards.
3. Staff pattern & duties of each staff.
4. Cropping pattern of the area

Sl.No	Major Crops	Area (ha)			
		Cultivated		Uncultivated	
		Irrigated	Unirrigated	Irrigated	Unirrigated

5. Size of holdings

Sl.No	Size of holdings	Number	Area (ha)
1.	Marginal (below 1ha)		
2.	Small (between 1 & 2 ha)		
3.	Semi-medium (between 2&4 ha)		
4.	Medium (between 4&10 ha)		
5.	Large (10 ha and above)		

6. Linkage of Krishi Bhavan with other Government and Non-Governmental Institutions

Name of Institution	Nature of linkage	Degree of satisfaction *	Remarks

* 1. Fully Satisfied 2. Satisfied 3. No Opinion 4. Dissatisfied 5. Fully dissatisfied.

7. Favourable / Unfavourable factors with respect to different potential / actual crops cultivated.

Crops	Factors	Favourable	Unfavourable

8. Agricultural Development Schemes carried out by the Krishi Bhavan during the last 5 years

Schemes	Target group	Achievement		Target	
		Physical	Financial	Physical	Financial

9. Procedure for implementation of major schemes
- Identification of beneficiaries – criteria
 - Arrangement of loan & subsidy – loan – Subsidy ratio .
 - Recovery of loan – procedure and trends.
 - Technical guidance / Extension programmes.
10. Marketing channels of the agricultural commodities
11. Role of elected representatives of panchayat in the functioning of Krishi Bhavan.
12. Working of Agricultural Development Committees like Kera Vikasana Samithy, Pada Sekhara Samithy, Kurumulaku Samrakshna Samithy, and Haritha Sangams.

ANNEXURE – VII

VILLAGE STAY

(1 Week)

Household Survey

Proforma Schedule for Data Collection

1. Name of the respondent
2. Address
3. District : Panchayat :
- Village : Ward :

4. Demographic Details

Sl.No	Name	M/F	Age	Edn.	Occupation		Income(Monthly)
					Main	Subsidiary	

- Occupation code: a – Cultivator
 b - Agri.Labour
 c - Service
 d - Other occupation (Specify)

5. Cropping pattern

Crop	Area (ha)	No of trees \ Plants	Total Annual yield	Marketable surplus in an year
<u>Food crops</u> Rice Tapioca Millets Plantain				
<u>Commercial crops</u>				
<u>Plantation crops</u> Rubber Pepper Coconut Arecanut Others (specify)				

6. Particulars of loans (for past 5 years)

Type of loan	Institution	Amount	Year	Rate of interest	Security	Amount outstanding	Overdues

7. Credit needs

(Amount in Rupees)

Purpose	Current Year	Next Year
Agriculture and allied activities		
Non-Agricultural activities		
Others (Specify)		

8. Livestock holdings

Type	Number		Net Income per year
	Desi	Discrete	

9. Marketing channel of Agricultural commodities (for the previous year)

Name of Agrl.commodity	Marketing channel					
	1		2		3	
	Qty	Price	Qty	Price	Qty	Price

1. Private 2. Co-operative 3. Others (Specify)

10. Household linkage to various institutions

Name of the institution	Purpose of * linkage	Service availed		Satisfied/Not satisfied
		Financial	Non-financial	

* Credit, fertilizer, provisions, consumer durables, cattle feed, etc.

11. Accessibility of Infrastructure facilities to households

Facilities	Distance from household	Transport facility or not
1. Schools: LP UP High School Higher Secondary VHSC		
2. College		
3. Rationshop		
4. Health facilities PHC, Hospital		
5. Tar Road		
6. Banks: Co-operatives Commercial		
7. Post office: Branch Sub		
8. Marketing societies: (a) Dairy (b) Agriculture Commodity.		
9. Consumer societies		
10. Drinking water (pipe)		
11. Village Office		
12. Panchayat Office		
13. Krishi Bhavan		

12. Details of the Assets possessed by the family – Consumer durables : T.V., Fridge, Washing Machine, Radio Mixie, Car, Scooter, Cycle, Furniture etc.
Financial assets : Shares, Debentures, etc.

13. Predominant type of dwelling house: Tiled / Concrete / Asbestoes /Thatched (Based on the main material used for construction)

14. Source of drinking water: River/Well/Pipe/Pond (Specify whether the source is own or public).

15. Type of lighting: Electricity/Kerosene

16. Ownership of house: Own/Rented

17. Details about sanitation facilities

18. Fuels used for cooking: LPG/Biogas/Firewood/Electricity/Kerosene.

19. Family Expenditure pattern (Annual)

SLNo	Head	Quantity	Price	Amount	Agency
1	Food (Weekly)				
2	Liquor & tobacco				
3	Housing				
4	Fuel & Lighting				
5	Education				
6	Medical				
7	Travelling				
8	Consumer durables				
9	Clothing				
10	Recreation				
11	Social activities: Marriage Festivals Birth & Death Ceremonies Others				
12	Communication (Postage, Telephone, Internet, etc.)				
13	Repayment of debt/loan				

ANNEXURE – VIII

Placement in Co-operative, Banking and Other sectors

ANNEXURE – VIII (a)

Placement in PACS / FSS

(Minimum of 2 Days)

Proforma Schedule for Data Collection

1. Name, location and brief history of the society.
2. Area of operation of the society including population covered.
3. Objectives and functions of the society.
4. Membership – eligibility – duties – rights – types.

5. Financial position of the society – Share capital, Reserves and Surplus, and Borrowing .
6. Loans:
 - a. Types of loans advanced to members – purpose.
 - b. Rate of interest.
 - c. Loan sanctioning procedure.
 - d. Loan recovery procedure.
 - e. Loans: issued, outstanding and overdue for past 5 years.
 - f. Suggestions to overcome drawbacks in the system.
7. Deposits
 - a. Type of deposits
 - b. Rate of interest
 - c. Procedure for opening / closing accounts
 - d. Deposits collected, and outstanding for past 5 years.
8. Investments
 - a. Cash in hand / at Bank
 - b. Investment of Fluid resources
 - c. Shares of other Co-operatives
9. Business activities of the society. (Figures for past 5 years).
 - a. Sale of agricultural inputs.
 - b. Sale of consumer goods.
 - c. Marketing activities.
 - d. Chit funds/MDS.
 - e. Other activities
10. Facilities provided by the society to the members.
 - a. Storage facility
 - b. Transport facility.
 - c. Extension service.
 - d. Any others (Specify)
11. Management and administration of the society.
 - a. Role of General body.
 - b. Frequency of GB meetings
 - c. Agenda.
 - d. Reports.
 - e. Mode of informing members.
 - f. Election.
 - g. Role of President-Board of directors-Secretary in the management of the society.
 - h. Staff Pattern.
12. Records/ accounts maintained by the society.
 - a. Proforma of Day Book.
 - b. Proforma of General Ledger
 - c. Proforma of Special Ledger
 - d. Other books
13. Financial statements of the society.
 - a. Receipts and Disbursements statement.

- b. Trading, Profit and Loss account.
- c. Balance sheet.
- d. Audit classification during the last 3 years.
- e. Audit Defects.
14. Problems faced by the society as viewed by the management.
15. Members impression about the working of the society.
16. Forward and backward linkage of the society with other institutions and the purpose of the linkage.

ANNEXURE VIII (b)

Placement in Marketing Co-operative Society.
(Minimum of 2 Days)
Proforma Schedule for Data Collection.

1. Name, location and brief history of the Society
2. Area of operation
3. Objectives and functions
4. Membership – Types, eligibility, rights, duties, etc.
5. Share capital :

Govt.
Members.

6. Reserves & Provisions
7. Borrowings
8. Deposits.
9. Business operations :

(a) Procurement (for 5 years)

Year	Commodity							
	1		2		3		4	
	Qty	Value	Qty	Value	Qty	Value	Qty	Value

(b) Processing (for 5 years)

Year	Commodity							
	1		2		3		4	
	Qty	Value added	Qty	Value added	Qty	Value added	Qty	Value added

(c) Marketing of Agricultural Produce (for 5 years)

Year	Commodity							
	1		2		3		4	
	Qty	Sales Value	Qty	Sales Value	Qty	Sales Value	Qty	Sales Value

(d) Sale of Inputs (for 5 years)

Year	Input					
	1		2		3	
	Qty	Value	Qty	Value	Qty	Value

(e) Sale of Consumer goods

Consumer good	Year									
	1995-99		1996-97		1997-98		1998-99		1999-2000	
	Qty	Value	Qty	Value	Qty	Value	Qty	Value	Qty	Value

10. Infrastructural facilities provided by the Society.
a) Godown b) Storage c) Shed d) Transportation e) Others (Specify)
11. Management of the Society : Composition of the Board, Role of President, Board of Directors, and Secretary in the management
12. Staff Pattern
13. Records / Accounts maintained by the Society
14. Financial statements prepared
15. Forward and backward linkages.
16. SWOT and purpose of the linkages of the society as viewed by the management
17. Members opinion about the working of the society

ANNEXURE - VIII (c)

Placement in Dairy Co-operatives.
(Minimum of 2 Days)
Proforma Schedule for Data Collection.

1. Name /Location and brief history of the society.
2. Area of operation.
3. Objectives and functions.
4. Membership – Type, eligibility, rights, duties, etc.
5. Sources of funds :
Share capital, Reserves and Surplus, Grants, Borrowings, etc.
6. Procurement of milk
 - a) Pouring members
 - b) Non - pouring members
 - c) Transportation arrangements
 - d) Quantity and Value of milk procured during the last 5 years.
7. Procurement of Inputs – Quantity and value of various inputs procured for past 5 years
8. Processing of milk :
 - (a) No. of plants
 - (b) Installed capacity of plants

- (c) Capacity utilisation.
- (d) Quantity of milk and milk products processed for the past 5 years.
- (e) Constraints for full capacity utilisation.
- 9. Marketing of milk and milk products – Quantity and value during the last 5 years.
- 10. Marketing of inputs : Quantity and value for the last 5 years.
- 11. Type of Technical inputs provided and the no. of beneficiaries.
- 12. Method of Fixing the Milk price.
- 13. Management of the Society –
 - a) Role of GB, Board of Directors, Presidents, and Secretary .
 - b) Composition of Board of Directors.
 - c) Frequency of GB and Board meetings.
 - d) Staff pattern
- 14. Records / Accounts maintained, Financial Statements prepared .
- 15. Profit and Loss account for the last 5 years
- 16. Forward and back ward linkages established with purpose.
- 17. SWOT of the Society in the opinion of the BOD.
- 18. Your opinion about the performance of the society.

ANNEXURE VIII (d)

Placement in Consumer Co-operatives
(Minimum of 2 Days)
Proforma Schedule for Data Collection

- 1. Name, location and brief history of the society
- 2. Area of operation
- 3. Objectives and functions
- 4. Membership – type, eligibility, rights and duties
- 5. Sources of funds – share capital, Reserves and Surplus, Deposits, Borrowings, etc.
- 6. Commodity groups handled – share of each commodity in the Gross sales and Gross profit for past 5 years.
- 7. Procurement – channels, quantity and value of commodities procured from each channel for 5 preceding years.
- 8. Grading or processing undertaken
- 9. Pricing policy and methods
- 10. Stock valuation procedures
- 11. Sales promotion methods followed.
- 12. Management – Role of GB, BOD, President, and Secretary, Composition of Board of Directors, Frequency of meetings.
- 13. Records / Accounts maintained
- 14. Financial Statements prepared
- 15. Profit or loss for the last 5 years.
- 16. Forward and backward linkages and their purpose.
- 17. SWOT of the society in the opinion of the BOD
- 18. Your opinion about the performance of the society.

ANNEXURE VIII (e)

Placement in District Co-operative Bank. (Minimum of 2 Days) Proforma Schedule for Data Collection

1. Name and address of the bank.
2. Area of operation
3. Objectives and functions
4. Membership – type, eligibility, rights and duties
5. Share capital – Type and amount for last 5 years
6. Reserves and Provisions for last 5 years
7. Deposits :
 - (a) Types
 - (b) Procedure for opening a deposit account
 - (c) Rules of business
 - (d) Rate of interest
 - (e) Amount for the last 5 years
8. Borrowings :
 - (a) Types
 - (b) Rate of interest, term, security offered
 - (c) Amount for the last 5 years.
9. Management of CRR and SLR. (Levels maintained during last 2 years)
10. Loan Operations :
 - (a) Type of loans
 - (b) Rate of interest
 - (c) Criteria for processing of loan applications
 - (d) Amount of loans issued, outstanding, overdue for the last 5 years
11. Agricultural loans :
 - (a) Types
 - (b) Appraisal of application for agri loans .
 - (c) Rate of interest
 - (d) Securities (i) Mortgage (ii) Hypothecation
 - (e) Documentation of agri.loans.
 - (f) Mode of recovery and procedure for recovery of overdues
12. Credit – Deposit ratio for the past 5 years
13. Investments (Pattern for the last 3 years)
14. Scale of finance :
 - (a) Scale of finance for difference crops
 - (b) Scale of finance for different developmental loan schemes
 - (c) Criteria for processing of crop and developmental loan proposals
15. Schemes :

DRI, IRDP, TRYSEM, PMRY – RLEP, etc.
16. Spread, Burden and Profit for the last 5 years
17. Organisational structure.

18. Management – Authorities and responsibilities of GB, BOD, Committees, GM and Other managers, Composition of BOD, Frequency of meetings.
19. Staff pattern
20. No. of Branches and their management
21. Supervision of primary societies.
22. Reports / Statements received from / sent to various institutions
23. Records / Accounts maintained, Financial Statements prepared.
24. Linkage with other institutions and purpose of linkage
25. SWOT of the bank as perceived by the management
26. Your opinion about the working of the bank.

ANNEXURE VIII (f)

Placement in the Branch of a Commercial Bank.
(Minimum of 2 Days)
Proforma Schedule for Data Collection.

1. Background information of the bank.
2. Name & Location of the bank.
3. Date of establishment of the branch.
4. Savings bank account :
 - a. Procedure for opening a savings bank account.
 - b. Rules of business of SB account.
 - c. Rates of interest of SB account.
5. Term deposits :
 - a. Different types of term deposits.
 - b. Procedure for opening of term deposit accounts.
 - c. Rules of business of the term deposit accounts.
 - d. Rate of interest on each type of term deposit account.
6. Fixed deposits:
 - a. Minimum amount to open a fixed deposit account.
 - b. Periods of deposits.
 - c. Procedure to open a fixed deposit account.
 - d. Rates of interest on each type of fixed deposit account.
7. Loan accounts:
 - a. Type of loan accounts
 - b. Rates of interest on each type of loan account.
 - c. Criteria for processing of loan.

- d. Pre-sanction of loan application.
 - e. Points to be considered while pre-sanctioning of a loan application.
 - f. Post sanction supervision of loans/periodicity of visits to the field.
8. Agricultural Loans:
- a. Different type of agricultural loans/advances.
 - b. Different type of applications and appraisal forms used for agricultural loans.
 - c. Rates of interest on different types of agril. Loans.
 - d. Different type of securities for agril.loans:
 - i). Mortgage
 - ii). Hypothecation
 - e. Documentation of agril. Loans.
 - f. Mode of recovery and procedure for recovery of overdues.
 - g. Measures to overcome wilful default.
 - h. Credit – deposit ratio of the bank for past 5 years.
9. Scale of finance:
- a. Scale of finance for different crops of the area
 - i). Cash component
 - ii). Kind component
 - b. Details pertaining to the fixing of different developmental loan schemes.
 - c. Scale of finance for different developmental loan schemes.
 - d. Criteria for processing of crop and developmental loan proposals.
10. DRI Scheme :
- a. Details of the DRI Scheme.
 - b. How beneficiaries are identified?
 - c. Percentage of DRI loans to total loans and recovery percentage
11. Other special schemes:
- a. IRDP- TRYSEM – Prime Minister’s Rojgar Yohana – RLEP – 100 Wells scheme etc.
 - b. Consumption loans -, rate of interest, type of security offered – minimum and maximum amount of loan sanctioned
12. Service Area Approach
- a. Important features of the Service area approach.
 - b. Objectives of the SAA
 - c. Service Area credit plans.
 - d. Points to be considered while preparing the service area credit plan
 - e. Features of the block level bankers committee
 - f. Number of villages covered under the service area

- g. Number of borrowers covered in the service area
 - h. Special nature of loans sanctioned in the service area – type of agril. Loans predominant in the service area
 - i. Merits and demerits of the service area approach
13. Amount of various type of deposits, loans for past 5 years
 14. Credit-Deposit ratio for the past 5 years
 15. General type of problems encountered in processing, sanction, follow up and recovery of agril advances, steps taken to overcome such problems
 16. Staff pattern
 17. Records / Accounts maintained
 18. Returns / Statements received /Sent by the branch.
 19. Financial and administrative powers of the Branch Manager.

20. OPINION OF THE BRANCH MANAGER ABOUT THE BENEFICIARIES OF THE AREA

1	Do you think that the area has potential for expanding banking business	Yes/No
2	Are the beneficiaries generally trustworthy / creditworthy	Yes/No
3	Awareness of beneficiaries about the different agril. Loans	Aware/not aware/low awareness
4	Utilisation of loans for the purpose for which they are sanctioned	Utilised for the purpose/ diverts for other purpose
5	Awareness and utilisation of loans by the small and marginal farmers for different agril. and allied activities	Aware/ not aware/ low awareness Utilised/ unutilised
6	Awareness and utilisation of agril. Loans by the SC/ST beneficiaries	Aware/ not aware Utilised/unutilised
7	In your opinion whether the populist policies of the Govt. affect recovery of loans ?	Yes/No.

8. If yes, what measures do you suggest to improve the recovery performance?
9. In your opinion, what are the factors responsible for the poor recovery of loans?
 - a.
 - b.
 - c.
 - d.
 - e.
10. Are you informing the borrowers about the loan sanction/rate of interest/dues etc?
Yes/no
11. What are the important crops of the area for which most applications for loans are received? What is the total amount sanctioned last year ?
12. What are the various steps taken by the branch to improve the recovery of loans?
13. In your opinion whether the scale of finance prescribed for each crop is sufficient/insufficient? Please give reasons.
14. In your opinion is the type and value of the security offered justified? if not, please give reasons.

21. OPINION OF FARMERS/BENEFICIARIES UNDER EACH CATEGORY (LARGE, SMALL AND MARGINAL) WITH RESPECT TO:

1.	Amount sanctioned :	Sufficient/insufficient
2.	Timeliness in the sanction of loan :	Timely/ delayed
3.	Treatment by the bank staff :	Cordial/not cordial
4.	Supervision of loans :	Rarely/frequently/never
5.	Providing information about sanctioning of loan and recovery :	Nil/provided
6.	Rate of interest :	Very high/high/reasonable
7.	Whether the location of the branch is convenient ?	Yes / No
8.	Whether the present repayment schedule is convenient ?	Convenient /Not convenient
9.	General assessment of the branch :	Poor/good/very good

ANNEXURE VIII (g)
Placement in Regional Rural Banks
(Minimum of 2 Days)
Proforma Schedule for Data Collection.

1. Name and address of the bank.
2. Location of the branch.
3. Year of establishment of the branch.
4. Staff pattern.
5. Service Area of the branch (Mention Villages / Wards)
6. Deposit Mix :
 - (a) Type of deposits
 - (b) Interest rate
 - (c) Rules of business
 - (d) Amount for the last 5 years
7. Loan Mix :
 - (a) Type of Loans
 - (b) Interest rate
 - (c) Procedure of processing Loan applications
 - (d) Amount of Loans issued, Outstanding and Overdue for the last 5 years
 - (e) Category – wise beneficiaries and amount issued to each category.
 - (f) Scale of finance and security for each category of Loan.
 - (g) Loans sanctioned under priority sector, DIR and other schemes.
8. Credit – Deposit ratio for the last 5 years
9. Accounts / Records maintained
10. Returns / Statements sent to / received from H.O.
11. Inspection, Audit by H.O.
12. Financial and administrative powers of the Branch Manager.
13. Opinion of farmers under each category (Large, Small and Marginal)

14. OPINIONS OF FARMERS UNDER EACH CATEGORY (LARGE, SMALL AND MARGINAL) IN RESPECT OF :

1.	Amount sanctioned :	Sufficient/insufficient
2.	Timeliness on sanction :	Timely/delayed
3.	Treatment by the bank staff :	Cordial/not cordial
4.	Supervision of loan :	Rarely/frequently/never
5.	Information about loan sanction and recovery :	Nil / provided
6.	Rate of interest :	Very high/high/reasonable
7.	Whether the branch is conveniently located ?	Yes / No
8.	General assessment of the branch :	Poor/good/very good

15. OPINION OF BANK MANAGER ABOUT BENEFICIARIES AND THE AREA.

1.	In your opinion whether the area has potential for banking :	Yes/No
2.	Are the beneficiaries trustworthy and credit worthy ?	Yes/No
3.	In your opinion whether the populist policies of the Govt. are responsible for bad debts ?	Yes/No
4.	Are the needy farmers coming forward to borrow ?	Yes/No
5.	What factors do you think are responsible for poor/good recovery of loans ?	Yes/No
	a). b). c). d).	
6.	Area you informing the borrowers about loan sanction, dues, rate of interest etc?	Yes/No
7.	Give detailed procedure of evaluation loan.	
8.	What steps are you taking to improve the recovery of loans ?. (Give details)	
9.	What are the important crops of the area for which most applications for loans are received and what is the total amount sanctioned last year ?	
10	In your opinion whether the value of security insisted is justified ?	
