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APPENDICES.

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MALAPRABHA GRAMMENA BANK, HEAD OFFICE, DHARWAD  
 8 YEARS PERFORMANCE AT A GLANCE - ON THE ANNIVERSARY DATES  
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	31.8.76	31.8.77	31.8.78	31.8.79	31.8.80	31.8.81	31.8.82	31.8.83	31.8.84
1. Number of Branches	2	23	39	59	90	100	122	135	187
2. Deposits (Rupees in crores)	0.006	0.15	0.70	2.15	3.82	6.26	9.00	11.75	18.25*
3. Advances (Rupees in crores)	--	0.29	1.19	2.51	5.79	10.80	18.00	24.50	35.00*
4. Number of Deposit Accounts	189	14530	46519	91048	151061	227000	295000	350000	460000
5. Number of Borrowal Accounts	--	4788	18568	30234	49717	75000	100300	110000	147000
6. Cumulative Disbursement:									
a) Number of Accounts	--	5525	26601	56937	103177	166000	230000	290000	405000
b) Account Disbursed (Rupees in crores)	--	0.33	1.74	4.20	9.73	19.28	32.00	45.00	69.00
7. Villages adopted for intensive financing	2	230	395	512	708	1050	1210	1148	1530
8. Manpower	--	92	181	279	342	513	638	712	958
9. Profit/Loss (in lakhs) (As on last day of December every year)	+0.05	-6.79	- 5.84	- 2.17	+ 8.08	+18.44	+21.93	--	--

\*Expected

DHARWAD  
31.08.1984

P.B.K. HEGDE  
CHAIRMAN

DHARWAD DISTRICT

<u>Sl. No.</u>	<u>Date of Opening</u>	<u>Name of the Branch</u>	<u>Sl. No.</u>	<u>Date of Opening</u>	<u>Name of the Branch</u>
1.	31.08.1976	Dhundshi	20.	09.08.1978	Hattimattur
2.	31.08.1986	Hallihal	21.	09.08.1978	Devihosur
3.	10.08.1977	Mishrikoti	22.	08.09.1978	Kurtakoti
4.	10.08.1977	Alagawadi	23.	09.08.1978	Abbigeri
5.	25.08.1977	Dajmbal	24.	18.04.1978	Chikkabasur
6.	25.08.1977	Hombal	25.	21.04.1978	Chikkanargund
7.	25.08.1977	Sawadi	26.	06.10.1978	Hosaritti
8.	25.08.1977	Halageri	27.	06.10.1978	Sugi
9.	25.08.1977	Kod	28.	10.10.1978	Chikkaunshihosur
10.	07.04.1977	Kusugal	29.	10.10.1978	Nidagundi
11.	25.04.1977	Shalawadi	30.	28.12.1978	Adur
12.	29.04.1977	Nigadi	31.	28.12.1978	Kusnur
13.	18.07.1977	Medleri	32.	12.08.1979	Balaganur
14.	19.07.1977	Sunkalbidri	33.	16.08.1979	Devikop
15.	12.08.1977	Dharwad	34.	11.10.1979	Kotumachagi
16.	17.08.1977	Suranagi	35.	11.10.1979	Menasagi
17.	17.08.1979	Hebbal	36.	12.10.1979	Ingalagi
18.	17.08.1979	Hole-Itagi	37.	12.10.1979	Bommigatti
19.	20.10.1977	Navalur	38.	15.10.1979	Yaraguppi

Sl. No.	Date of Opening	Name of the Branch	Sl. No.	Date of Opening	Name of the Branch
39.	27.06.1980	Warur	56.	27.05.1982	Yalavatti
40.	27.06.1980	Agau	57.	19.06.1982	Tadakod
41.	27.06.1980	Kamadolli	58.	24.07.1982	Kudapali
42.	27.06.1980	Hirehonnihalli	59.	11.08.1982	Savanur
43.	29.08.1980	Hammigi	60.	25.08.1982	Havanur
44.	29.08.1980	Mugad	61.	26.08.1982	Honnatti
45.	25.09.1980	Tagakanahalli	62.	27.08.1982	Kabanur
46.	14.11.1980	Bagewadi	63.	30.08.1982	Tirlapur
47.	14.11.1980	Shantagiri	64.	31.08.1982	Tegur
48.	14.11.1980	Yarebudihal	65.	02.03.1983	Negalur
49.	14.11.1980	Devagiri	66.	03.03.1983	Belavigi
50.	14.11.1980	Haveri	67.	04.04.1983	Kaginelli
51.	27.11.1980	Huralikuppi	68.	22.06.1983	Galagi-Hulakioppa
52.	30.12.1980	Nalawadi	69.	07.07.1983	Amargol
53.	24.12.1981	Sortur	70.	19.07.1983	Harangiri
54.	09.03.1982	Tabakadahonnihalli	71.	01.08.1983	Hadli
55.	12.03.1982	Karadai	72.	26.09.1983	Kadkol

S1. No.	Date of Opening	Name of the Branch	S1. No.	Date of Opening	Name of the Branch
73.	22.09.1983	Chebbi	86.		Halligudi
74.	19.10.1983	Neswi	87.		Kadarmanalagi
75.	19.10.1983	Chalageri	88.		Sheshagiri
76.	14.11.1983	Aravatagi	89.		Naregal
77.	02.12.1983	Harti	90.		Kalkeri
78.	07.12.1983	Arekuratti	91.		Konankeri
79.	10.12.1983	Yalavagi	92.		Mummigatti
80.	16.12.1983	Sangur	93.		Hirebendigari
81.	27.12.1983	Hirehal	94.		Aremallapur
82.	30.12.1983	Yattinahalli	95.		Tavarmelalli
83.	04.02.1984	Gadag	96.		Kakol
84.	09.02.1984	Shiggaon	97.		Mushigeri
85.		Hirehal	98.		Shivalli

Sl. No.	Date of Opening	Name of the Branch	Sl. No.	Date of Opening	Name of the Branch
99.		Yattinahalli	103.		Kalaghatagi
100.		Gadag	104.		Hangal
101.		Shiggaon	105.		Herur
102.		Mewundi	106.		Hirekerur

BELGAUM DISTRICT

1.	30.04.1977	Nesaragi	10.	10.09.1977	Madabhavi
2.	17.06.1977	Hudli	11.	29.01.1979	Kurli
3.	20.06.1977	Hanchinal	12.	09.03.1978	Udakeri
4.	29.06.1977	Mugalkhod	13.	09.03.1978	Mamadapur
5.	30.06.1977	Kalloli	14.	29.06.1978	Belgaum
6.	06.09.1977	Tallur	15.	16.10.1978	Shirahatti
7.	06.09.1977	Hulkund	16.	06.10.1978	Gudas
8.	08.09.1977	Kadkal	17.	06.10.1978	Kanagale
9.	08.09.1977	Hidkal	18.	06.10.1978	Yakkundi

Sl. No.	Date of Opening	Name of the Branch	Sl. No.	Date of Opening	Name of the Branch
19.	10.10.1978	Shankratti	36.	26.11.1979	Khangaon
20.	10.10.1978	Nidasoshi	37.	04.12.1979	Hidkal-Dam
21.	10.10.1978	Inamhongal	38.	27.06.1980	Mangasuli
22.	10.10.1978	Pattankudi	39.	27.06.1980	Halval
23.	28.12.1978	Telsana	40.	12.07.1980	Salahalli
24.	28.12.1978	Arabhavi	41.	18.07.1980	Kokatnur
25.	20.03.1979	Marihal	42.	18.07.1980	Hoskoti
26.	23.03.1979	Hulikatti	43.	06.08.1980	Adhalli
27.	26.09.1979	Halasi	44.	26.08.1980	Koganalli
28.	28.09.1979	Gunii	45.	26.08.1980	Uchagaon
29.	15.10.1979	Dodwad	46.	26.08.1980	Nippanal
30.	24.10.1979	Jamboti	47.	05.09.1980	Kallol
31.	24.10.1979	Bidi	48.	14.11.1980	Mekhali
32.	26.10.1979	Bhandwad	49.	11.09.1981	Yadur
33.	26.10.1979	Kabbur	50.	01.11.1981	Ugargol
34.	31.10.1979	Benadi	51.	27.11.1981	Sangolli
35.	31.10.1979	Manjari	52.	18.03.1982	Yadgud

Sl. No.	Date of Opening	Name of the Branch	Sl. No.	Date of Opening	Name of the Branch
53.	02.04.1982	Neginhal	67.	29.10.1983	Malabad
54.	21.04.1982	Chinchali	68.	01.11.1983	Sindikurbet
55.	21.06.1982	Morab	69.	12.12.1983	Naganur
56.	29.06.1982	Batakurki	70.	29.12.1983	Peeranawadi
57.	17.07.1982	Bhoi	71.	25.01.1984	Paramanandawadi
58.	28.08.1982	Koujalagi	72.	09.02.1984	Sunadhल्ली
59.	29.10.1982	Ingali	73.	17.03.1984	Garlgengi
60.	12.11.1982	Tigadi	74.	19.04.1984	Nagarnumshi
61.	07.12.1982	Linganmath	75.	19.04.1984	Mole
62.	10.12.1982	Hindalaga	76.	04.05.1984	Vannur
63.	26.02.1983	K K Koppa	77.	07.05.1984	Barapur
64.	21.05.1983	Sirsangi	78.	07.05.1984	Chikkodi
65.	23.10.1983	Khelegaon	79.	07.05.1984	Bilahongal
66.	28.10.1983	Handigundi			



Shivaji University

KOLHAPUR

Chatrapati Shahu Central Institute of Business Education &  
Research

K O L H A P U R

Sub: Role of RRB in Karnataka.

Researcher : S.V.Vadavi  
M.Phil  
CIBER  
Kolhapur.

Guide : Dr.C.S.Shreshtti  
Finance area  
CIBER  
Kolhapur

FORM - I

Interview Schedule

Part - 'A' : General information of the 'RESPONDENT'

1. Name in full :

2. Address :
3. Age :
4. Sex - Male/Female :
5. Marital status :  
(Married/Unmarried)
6. Caste : SC/ST  
(Mention the name  
of subcaste)
7. Level of education : i) Uneducated ii) Upto VIII  
iii) S.S.L.C. iv) Graduate/  
Postgraduate v) Technical
8. Occupation : a) Main  
b) Subsidiary

Part - 'B' Economic condition & Social status

9. How many members are there in your family ?  
a) Male b) Female c) Children
10. How many of them are working ?  
a) Male b) Female c) Children
11. If working - their separate income
- 1.
  - 2.
  - 3.
  - 4.

12. What is the approximate annual income of the family and from what source ?
13. How much land you are cultivating (in acres) ?
14. If cultivating
  1. owned
  2. based
  3. other basis.
15. What kind of land cultivating ?
  - i. Irrigated
  - ii. Unirrigated.
16. Dependence for water.
17. How many crops you grow in a year ?
18. What crops you grow ?
19. If you are landless
  - a. What work you are doing ?
  - b. What is the income of a day ?
  - c. How many days you are working ?

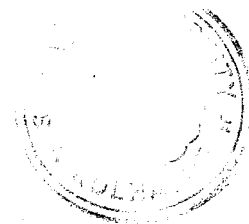
Part - 'C' About Gramin Bank

20. Have you any contact with Gramin Bank ? Yes/No
21. When and why the 1st contact took place with Gramin Bank.
22. Are you having any deposit A/C in any Institution ?
  - 1.
  - 2.
  - 3.
  - 4.

23. Which A/C you have in Malaprabha Gramin Bank ?
1. S. A/C
  2. F A/C
  3. Pigmy
  4. Other.
24. How much amount you have deposited ?
25. Are you visiting Gramin Bank Regularly ?
26. Had you taken loan from Malaprabha Gramin Bank ? Yes/No
27. If yes, what kind of loan ?
28. What is the rate of interest ?
29. When did you take this loan ?
30. Are you re-paying the loan as per the schedule ?
31. What is the present loan amount outstanding ?
32. Is repayment schedule convenient for you ?
33. How many time you have taken loan in past (including the present ) ?
34. How many members of your family have taken loan ?
35. In how many other institution the loan you have ?
36. Did you have any difficulty while getting the loan from Gramin Bank ? Yes/No
37. If yes, How did you overcome the difficulty ?
38. Has any body helped you in getting the loan from the bank ? How were you received ? Yes/No
- If yes, give details :

39. What is the purpose for which you have borrowed from the Malaprabha Gramin Bank ?
40. Had you used the amount for the purpose only ? Yes/No  
If no, for which purpose you have used ?  
Has it been supervised at any time by the authority of Malaprabha Gramin Bank ?
41. What is the benefit, you could get after borrowing money from Gramin Bank ?
42. Has your economic condition improved after borrowing ?
43. What was your income ?  
a. before borrowing  
b. after borrowing
44. Have you borrowed money from any other agencies ?  
If yes, How much from each one of them ?

<u>Type of lender</u>	<u>Amount</u>	<u>Rate of interest</u>
a. Money lender		
b. Traders		
c. Commission agent		
d. Government		
e. Commercial bank		



<u>Type of lender</u>	<u>Amount</u>	<u>Rate of interest</u>
f. Co-operatives		
g. Other agencies		
Total		

45. What is the difference between Gramin Bank and other agencies ?
46. How is the behaviour of the employees of Gramin Bank ?
47. What is your opinion about the working of the Gramin Bank ?
48. Had you discontinued borrowing from Private sources after opening Gramin Bank in your village ?
49. Has the establishment of Gramin Bank in your village helped you in improving your economic condition and social status ?  
If yes, in what way ?
50. What is your suggestion regarding the working of the Gramin Bank ?
51. Any other information.

Signature of the Respondent