METHODOLOGY OF THE STUDY

RESEARCH AREA: Up to the year 2009-2010, the KGB had thirty two branches in the two districts of Ratnagiri and Sindhudurg. (Ratnagiri Region) with due consideration of the geographical coverage, we selected 20 branches from Ratnagiri District (Out of 22 branches) and all the 12 branches in Sindhudurg district (out of 15 branches).

SAMPLE SIZE: As mentioned earlier, of the 39 branches identified by the survey-report of the KGBs 20 branches from Ratnagiri District and 12 branches from Sindhudurg Districts. Were selected for the sample survey. The researcher had desired to contact and get the data from atleast 308 borrowers, i.e. 10 percent of the total borrowers of the KGBS in the year 2010. in order to judge the impact of the loans, the researcher also decide the year 2010 to be the base-year so that it would be easier to guage the impact of the loan amount. Detailed information was collected from the head office of the KGBs at Ratnagiri and ultimately,

The branches so selected were visited and their borrowers lists for the year 2010 collected.

RESEARCH DESIGN: In order to judge the impact of financing by the RSGB on the borrowers, a sample survey was conducted. Going by the number of the borrowers of different categories, it was decide to cover 10 percent samples. The sampling was decide first to be based on the purpose wise classification of the borrowers.

SOURCE OF DATA: the data will be collected through a perception tool (Questioneries) and personal interviews.

ANALYSISI OF DATA: data analysis will be done through tables and graphs.

• Features of the sample borrowers

Income Generation of Sample Borrowers

• Crop Loan:
• Agriculture Loan
• Allied Loan
• SSI (Small – Scale Industries)
• Retail Trade / Small Businesses / Professional / Small Enterprises / Transport Operators
• All Sample Borrowers
• Overall Economic Impact

CHAPTER SCHEME :
• Introduction and Methodology
• Overview of Literature.
• Banking for the masses.
• Evaluation of the KGB scheme at the macro level
• Profile of the study area
• Evaluation of working of KGB in Ratnagiri and Sindhudurg dist.
• Result of the sample survey the impact
• Main finding and suggestions.