



UNIVERSITY GRANTS COMMISSIONS -SOUTH EASTERN REGIONAL OFFICE
5-9-194, CHIRAG ALI LANE, IV FLOOR, A.P.S.F.C. BUILDING, HYDERABAD -500 001
Phones: 040 - 23204735, 23200208 FAX: 040 - 23204734, Website: www.ugc.ac.in, email: ugcsero@ugc.ac.in

No.F MRP-5466/14 (SERO/UGC)

AUGUST

The Accounts Officer
 UGC-SERO, Hyderabad

Comcode: APOS079

Sub: Release of Grants-in-aid to Minor Research Projects for the year 2014-2015 .
 Sir / Madam,

The has reference to the Minor Research Project proposal submitted by MR RAJI REDDY.L Depart COMMERCE of GOVT. DEGREE COLLEGE ZAHEERABAD MEDAK DISTRICT entitled "MAGN OF FINANCIAL EXCLUSION IN RURA N INQUIRY IN TO THE CUASES AND CONSEQU POLICY OPTIONS ". The subject expert, who evaluated the proposal, has recommended for financial as as detailed below.

| Sl. No | Item | Amount Allocated (Rs.) | Amount Sanc as first instal (Rs.) |
|--------|-----------------------------------|------------------------|-----------------------------------|
| 1. | Books & Journals | 40000. | |
| 2. | Equipment | 0 0 | |
| | Total | 40000. | |
| 3. | Field work & Travel | 80000. | |
| 4. | Chemical & Glass Ware | 0 0 | |
| 5. | Contingency (incl. Special Needs) | 100000. | |
| 6. | Hiring Services | 0 0 | |
| | Total | 180000. | |
| | Grand Total | 220000. | |

1. I am further to convey the sanction of the University Grants Commission to the payment of Rs.130 the principal, GOVT. DEGREE COLLEGE,ZAHEERABAD,MEDAK DISTRICT as first insta (100% Non-Recurring and 50% Recurring grants) towards the above project.

CAPITAL (35)

| Amount Sanctioned | General (76%) 3A Cap.Asit (35) | SC (16%) 3B Cap.Asit (35) | ST (8%) 3C Cap.Asit (35) |
|-------------------|-----------------------------------|------------------------------|-----------------------------|
| Rs.40000. | Rs.30400. | Rs.6400. | Rs.3200. |

GRANTS IN AID (31)

| Amount Sanctioned | General (76%) 3A GIA Gen.31 | SC (16%) 3B GIA Gen.31 | ST (8%) 3C GIA Gen.31 |
|-------------------|--------------------------------|---------------------------|--------------------------|
| Rs.90000. | Rs.68400. | Rs.14400. | Rs.7200. |

2. The above approval is subject to the general conditions of grants prescribed by the UGC for this scheme.
3. The amount of the grant shall be drawn by the Accounts Officer, SERO-UGC, Hyderabad and on the Grants-bill and shall be disbursed to and credited to the Principal of the College through Electronic mode. The sanc valid for payment to the college during the year 2014-2015.
4. In case the Principal investigator is having ongoing Major/Minor Research Project OR has transferred/left/retired from the college, the released amount may be returned to UGC-SERO, Hyde immediately.
5. The grantee institution shall ensure the utilization of grants -in-aid for which it is being sanctioned/paid. in c non-utilization /part utilization, **interest @ 10% per annum** as amended from time to time on utilized amount the date of drawl to the date of refund as per provision contained in General Financial Rules of Govt. of India v charged.
6. The assets acquired wholly or substantially out of UGC's grants shall not be disposed or encumbered or utilized f purposes other than those for which the grant was given, without proper sanction of the UGC and should, at any the college ceased to function, such assets shall revert to the UGC.

*copy
5/7/14*

7. The Principal investigator of the project is required to submit the First year progress report of the work done along with the documents 1) Annual Report of the Project as per Annexure-III 2) Utilization Certificate duly signed by the Principal Investigator, Principal & Chartered Accountant 3) Statement of Expenditure for the approved heads for the sanctioned amount as per Annexure-V duly signed by the Principal Investigator, Principal & Chartered Accountant.
8. The interest earned by the College / Institute on this grants-in-aid shall be treated as additional grant which may be shown in the Utilization Certificate / Statement of Expenditure to furnished by the grantee institution.
9. The college has to send the filled in Acceptance certificate within 15 days of receipt of this letter, else the college may return back the sanctioned amount to this office. Further if the conditions of the acceptance letter is not acceptable or applicable to the P.I/College, the sanctioned amount be refunded back to SERO-UGC, Hyderabad.
10. The guidelines of Minor Research Project have to be followed in toto.
11. The Grant is subject to the adjustment on the basis of Utilization Certificate I the prescribed proforma submitted by the University/Institution.
12. The University/Institution shall maintain proper accounts of the expenditure out of the Grants, which shall be utilized, only on the approved items of expenditure.
13. The Utilization Certificate to the effect that the grant has been utilized for the purpose for which it has been sanctioned shall be furnished to UGC as early as possible after the close of current financial year.
14. The college shall maintain a Register of Assets acquired wholly or substantially out of the grant in the prescribed proforma.
15. The College shall fully implement to Official languages Policy of Union Govt. and comply with the Official Language Act, 1963 and Official languages (use for official purposes of the Union) Rules, 1976 etc.,
16. The approval for the above has been received vide letter No.7-5/2014(SERO/MRP/RO) dated 21st August 2014 from UGC, New Delhi.

Yours faithfully

(Dr.G.Srinivas)
Joint Secretary

Copy to:

1. ✓ The Principal (Along with DD / Funds transferred through E-mode)
GOVT. DEGREE COLLEGE
ZAHEERABAD, MEDAK DISTRICT -502220.
2. MR. RAJI REDDY.L
Dept. of COMMERCE
GOVT. DEGREE COLLEGE
ZAHEERABAD MEDAK DISTRICT -502220.
3. The Dean/Director, College Development Council of affiliating University
4. The Commissioner /Director Collegiate Education, Government of ANDHRA PRADESH
5. The Principal Accounts General (A & E)- Government of ANDHRA PRADESH

(Mrs.Vamsika.C)
Education Officer

GAR Cap. SI.No. 97 /2014-2015

GAR GIA SI.No. 210 /2014-2015

Details of Payment by RTGS/NEFT to the College No. 56602616006721, ^{28/} ~~56602616006721~~

The sanctioned grant of Rs. 130000. has been transferred to your college Account No 52125882393 at Bank SBH ^{28/} ~~SBH~~ MEDAK with IFS Code: SBHY0020098 through RTGS/Direct Credit (CBS to CBS). The Canara Bank, Abids, Hyderabad (CNRB 000 0606) has confirmed the above transfer of funds to your college through RTGS/Direct Credit transaction vide UTR confirmation

No. P14090578494366 Dated 5/9/14

Your are requested to confirm the receipt of the above amount in your account by sending back the enclosed stamped receipt with in 7 days.

(R.Rayappa)
Accounts Officer

10000
5660

9-34

47

UNIVERSITY GRANTS COMMISSION
SOUTH EASTERN REGIONAL OFFICE
HYDERABAD

UTILIZATION CERTIFICATE

Certified that a sum of Rs. 222543 /- (Rupees Two lakhs twenty two thousand and five hundred forty three only) has been utilized against the sanctioned amount of Rs. 220000 by UGC-SERO, Hyderabad, vide letter **No.F. MRP-5466/14 (SERO/UGC) Dated: August 2014**, Comcode: APOS079, for the Minor Research Project entitled "**MAGNITUDE OF FINANCIAL EXCLUSION IN RURAL AREAS: AN INQUIRY IN TO THE CAUSES AND CONSEQUENCES AND SOME POLICY OPTIONS**" to Principal investigator Sri **L.Raji Reddy**, Department of Commerce, Government Degree College, Zaheerabad, Medak district. It is also certified that this amount has been utilized for the purpose for which the grant was sanctioned and in accordance with the terms and conditions laid down by the commission. If as a result of check or audit objections some irregularity is noticed at a later stage, action will be taken to refund the sanctioned amount.

Principal investigator of the Programme with Seal

L. RAJ REDDY
B.A., B.Com, MBA, M.Phil (Ph.D)
Lecturer in Commerce
Govt. Degree College, Zaheerabad
Medak Dist, Pin-502 220

Principal of the College with Seal

PRINCIPAL
GOVT. DEGREE COLLEGE
ZAHEERABAD, MEDAK DIST.

Chartered Accountant with Seal
Ghanashyam Lal Upadhyay
M.No. 027187

To
The principal
GDC Zaherabad

Apr. 15 - 6. 2011

Sub: - Submission of MRP request
regarding

Ref. MRP-5466/14 (SERO/UGC) August 2010

Dear Sir,

With reference to the subject cited
above. I Dr. L. Raji Reddy lecture in Commerce
have been granted MRP. on Title Magnitude of
Financial Exclusion in Rural areas: ~~and~~ an Inquiry
into the Causes and Consequences. Some policy options.
Rs. 220,000. Already. Section Dst. dated 15.130.00
reduced, Rs. 2,22,580. Total expenditure incurred.
This MRP is completed here. I am
Submitting MRP Report, Bills, abstract. Formed
to Ser. Thanking you Sir.

L. Raji Reddy
17/6/11
U.G.C. Coordinator

Yours faithfully
L. Raji Reddy
Dr. L. Raji Reddy
Lecturer in Commerce

RECEIPT

RECEIVED FINAL REPORT OF MINOR RESEARCH PROJECT IN COMMERCE

Submitted by **L.Raji Reddy**, Department of Commerce, Government Degree College, Zaheerabad, Medak district

No.F. MRP-5466/14 (SERO/UGC) Dated: August 2014, Comcode: APOS079
Dept: Commerce

TITLE: MAGNITUDE OF FINANCIAL EXCLUSION IN RURAL AREAS: AN INQUIRY IN TO THE CAUSES AND CONSEQUENCES AND SOME POLICY OPTIONS

Enclosures

1. Copy of the final report
2. Copy of Abstract
3. Utilization certificate
4. Consolidated statement of expenditure
5. Copies of supporting bills

Receiver Signature (SERO-UGC)


(With seal)


(A.P.) 28/6/16
University Grants Commission
South Eastern Regional Office
Hyderabad-500 001.

UNIVERSITY GRANTS COMMISSION
SOUTH EASTERN REGIONAL OFFICE
HYDERABAD

PROFORMA FOR SUBMISSION OF INFORMATION AT THE TIME OF SENDING THE
FINAL REPORT OF THE WORK DONE ON THE PROJECT

- | | |
|---|--|
| 1. Name and Address of the principal Investigator | : L.Raji Reddy |
| 2. Name and Address of the institution | : Department of Commerce Government Degree College, Zaheerabad, Medak District |
| 3. UGC Approval No. and Date | : No: F. MRP-5466/14(SERO/UGC) Dated: August 2014 Comcode: APOS079, Dept: Commerce |
| 4. Date of implementation | : September 2014 |
| 5. Tenure of the project | : 18 months |
| 6. Total Grant Allocated | : Rs. 220000/- |
| 7. Total Grant Received | : Rs.130000/- |
| 8. Final Expenditure | : Rs.222543/- |
| 9. Title of Project | : Magnitude of Financial Exclusion in Rural Areas: An Inquiry in to the Causes and Consequences and Some Policy Options |
| 10. Objectives of the project | : Copy Enclosed |
| 11. Whether Objectives achieved give details | : Copy Enclosed |
| 12. Achievements from the project | : Copy Enclosed |
| 13. Summary of the findings | : Copy Enclosed |
| 14. Contribution to the Society | : Copy Enclosed |
| 15. Whether any Ph.D. Enrolled / produced Out of the project | : NO |
| 16. No. of Publications out of project | : After completion of the project |


PRINCIPAL INVESTIGATOR
L. RAJI REDDY
M.A., M.Com, MBA, M.Phil (Ph.D)
Lecturer in Commerce
Govt. Degree College, Zaheerabad,
Medak Dist. Pin-502 220


PRINCIPAL / REGISTRAR
PRINCIPAL
GOVT. DEGREE COLLEGE
ZAHEERABAD, MEDAK DIST.

UNIVERSITY GRANTS COMMISSION
SOUTH EASTERN REGIONAL OFFICE
HYDERABAD

UTILIZATION CERTIFICATE

Certified that a sum of Rs. 222543 /- (Rupees Two lakhs twenty two thousand and five hundred forty three only) has been utilized against the sanctioned amount of Rs. 220000 by UGC-SERO, Hyderabad, vide letter **No.F. MRP-5466/14 (SERO/UGC) Dated: August 2014**, Comcode: APOS079, for the Minor Research Project entitled "**MAGNITUDE OF FINANCIAL EXCLUSION IN RURAL AREAS: AN INQUIRY IN TO THE CAUSES AND CONSEQUENCES AND SOME POLICY OPTIONS**" to Principal investigator Sri **L.Raji Reddy**, Department of Commerce, Government Degree College, Zaheerabad, Medak district. It is also certified that this amount has been utilized for the purpose for which the grant was sanctioned and in accordance with the terms and conditions laid down by the commission. If as a result of check or audit objections some irregularity is noticed at a later stage, action will be taken to refund the sanctioned amount.


Principal investigator of the programme with Seal

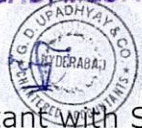

L. RAJ REDDY
B.A., B.Com, MBA, M.Phil (Ph.D)
Lecturer in Commerce
Govt. Degree College, Zaheerabad
Medak Dist, Pin-502 220

Principal of the College with Seal


PRINCIPAL
GOVT. DEGREE COLLEGE
ZAHEERABAD, MEDAK DIST.

Chartered Accountant with Seal


Ghanohyamal Upadhyay
M.N. 027187



UNIVERSITY GRANTS COMMISSION
SOUTH EASTERN REGIONAL OFFICE
HYDERABAD

A CONSOLIDATED STATEMENT OF EXPENDITURE IN RESPECT OF MINOR RESEARCH PROJECT Vide letter **No.F. MRP-5466/14 (SERO/UGC) Dated: August 2014,** Comcode: APOS079, Dept: Commerce


| Sl.No | Item | Amount approved Rs. | Grant released as I installment | Expenditure incurred Rs. | Balance to be paid by UGC |
|-------|---|---------------------|---------------------------------|--------------------------|---------------------------|
| A | Non-Recurring | | | | |
| I | Books& Journals | 40000 | 40000 | 40423 | - |
| B | Recurring | | | | |
| I | Field work/Travel (Give details in the proforma at Annexure-VII) | 80000 | 40000 | 80900 | 40000 |
| II | Contingency | 100000 | 50000 | 101220 | 50000 |
| | Total: | 220000 | 130000 | 222543 | 90000 |


AUDITED CERTIFICATE

Certified that the grant has been utilized for the purpose for which it was sanctioned and is accordance with the terms and conditions attaching the grant.

- 1.Total amount received by UGC Rs. 130000/-
2. Total amount allocated by UGC Rs. 220000/-
3. Amount admitted in audit Rs 222543/-
4. Amount receivable from UGC Rs. 90000/-
5. Checked and found correct and the grant has Been utilized for the purpose for which was Sanctioned and in accordance with the terms and conditions attached to the grant.



PRINCIPAL INVESTIGATOR
L. RAJ REDDY
M.A., M.Com, MBA, M.Phil (Ph.D)
Lecturer in Commerce
Govt. Degree College, Zaheerabad
Medak Dist. Pin-502 220



PRINCIPAL
PRINCIPAL
GOVT. DEGREE COLLEGE
ZAHEERABAD, MEDAK DIST.


AUDITOR
Ghanashyam Lal Upadhyay
M.N. 027187

STATEMENT OF VOUCHERS OF BOOKS & JOURNALS:

| S. No | Bill No. & Date | Firm name | Amount |
|-------|-------------------|---|-----------------|
| 1 | 0747-H/09.12.2014 | SREE BOOK ENTERPRISES, Barkatpura, Hyderabad | 40423=00 |
| | | Total: | 40423=00 |


L. RAJI REDDY
M.A., M.Com, MBA, M.Phil (Ph.D)
Lecturer in Commerce
Govt. Degree College, Zaheerabad
Medak Dist. Pin-502 220


PRINCIPAL
GOVT. DEGREE COLLEGE
ZAHHEERABAD, MEDAK DIST.

GOVERNMENT DEGREE COLLEGE, ZAHEERABAD, MEDAK DISTRICT

**STATEMENT SHOWING THE EXPENDITURE INCURRED UNDER THE SCHEME OF
MINOR RESEARCH PROJECT OF L.Raji Reddy, Department of Commerce,
Government Degree College, Zaheerabad, Medak district**

No.F. MRP-5466/14 (SERO/UGC) Dated: August 2014, Comcode: APOS079

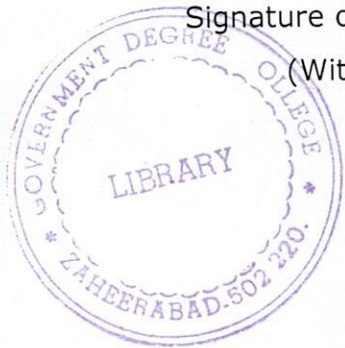
**ASSETS CERTIFICATE
(BOOKS & JOURNALS)**

It is certified that the grant of Rs.40000/- sanctioned to **L.Raji Reddy**, Department of Commerce, Government Degree College, Zaheerabad, Medak district by the university Grants commission vide its sanctioned Vide letter **No.F. MRP-5466/14 (SERO/UGC) Dated: August 2014**, Comcode: APOS079 Dept: Commerce, has been utilized for the purchase of Books & Journals and the same have been accessioned and noted in the accession register, being maintained by the college Library.



Signature of the Librarian

(With seal)





Signature of the Principal

**PRINCIPAL
GOVT. DEGREE COLLEGE
ZAHEERABAD, MEDAK DIST.**



L. RAJI REDDY
M.A., M.Com, MBA, M.Phil (Ph.D)
Lecturer in Commerce
Govt. Degree College, Zaheerabad
Medak Dist. Pin-502 220


GOVERNMENT DEGREE COLLEGE, ZAHEERABAD, MEDAK DISTRICT

STATEMENT SHOWING THE EXPENDITURE INCURRED UNDER THE SCHEME OF MINOR RESEARCH PROJECT OF L.Raji Reddy, Department of Commerce, Government Degree College, Zaheerabad, Medak district No.F. MRP-5466/14 (SERO/UGC) Dated: August 2014, Comcode: APOS079

Dept: Commerce

STATEMENT OF VOCHERS OF TRAVEL:

| S.NO | Bill No. & Date | Firm Name | Places visited | Dates of visit | Amount |
|------|-----------------|-------------------|------------------------|--------------------------|----------|
| 1 | 3032 | SRI LAXMI TRAVELS | BHAIMSA | 1.10.2014 TO 8.10.2014 | 23800=00 |
| 2 | 3032 | SRI LAXMI TRAVELS | RTEBBANA | 11.10.2014 TO 16.10.2014 | 17100=00 |
| 3 | 3033 | SRI LAXMI TRAVELS | SULLURUPETA, VINJAMURU | 1.5.2015 TO 12.5.2015 | 19200=00 |
| 4 | 3033 | SRI LAXMI TRAVELS | ADONI, BANDIATMAKUR | 15.5.2015 TO 28.5.2015 | 20800=00 |
| | Total | | | | 80900=00 |


L. RAJI REDDY
B.A., M.Com, MBA, M.Phil (Ph.D)
Lecturer in Commerce
Govt. Degree College, Zaheerabad
Medak Dist. Pin-502 220


PRINCIPAL
GOVT. DEGREE COLLEGE
ZAHEERABAD, MEDAK DIST.

**CERTIFICATE
(FIELD WORK/TRAVEL)**

It is certified that the grant of Rs. 80000/- sanctioned to **L.Raji Reddy**, Department of Commerce, Government Degree College, Zaheerabad, Medak district by the university Grants commission vide its sanctioned Vide letter **No.F. MRP-5466/14 (SERO/UGC) Dated: August 2014**, Comcode: APOS079, dept: Commerce has been utilized for the purpose of the field work.



Principal

**PRINCIPAL
GOVT. DEGREE COLLEGE
ZAHEERABAD, MEDAK DIST.**



Signature of the Principal investigator
(With seal)

L. RAJI REDDY
M.A., M.Com, MBA, M.Phil (Ph.D)
Lecturer in Commerce
Govt. Degree College, Zaheerabad
Medak Dist. Pin-502 220

UNIVERSITY GRANTS COMMISSION
SOUTH EASTERN REGIONAL OFFICE
HYDERABAD

STATEMENT OF VOUCHER OF CONTINGENCIES

| S. No | Date | Firm Name | Amount |
|-------|--------------|---|------------------|
| 1 | 19.10.2014 | Sai Balaji Trading Co., Tilak Nagar, Hyderabad | 20000=00 |
| 2 | 29.04.2015 | Sai Balaji Trading Co., Tilak Nagar, Hyderabad | 15100=00 |
| 3 | 11.12.2014 | Naveen Quality Book Binding works, Adikmet road, Vidyanagar, Hyderabad | 25120=00 |
| 4 | 12.12.2015 | Naveen Quality Book Binding works, Adikmet road, Vidyanagar, Hyderabad | - 41000=00 |
| | Total | | 101220=00 |



L. RAJI REDDY
M.A., M.Com. MBA, M.Phil (Ph.D)
Lecturer in Commerce
Govt. Degree College, Zaheerabad
Medak Dist. Pin-502 220



PRINCIPAL
GOVT. DEGREE COLLEGE
ZAHEERABAD, MEDAK DIST.

UNIVERSITY GRANTS COMMISSION
SOUTH EASTERN REGIONAL OFFICE
HYDERABAD

CERTIFICATE

This is to certify that **L.Raji Reddy**, Department of Commerce, Government Degree College, Zaheerabad, Medak district, has submitted a copy of his Project Report "**MAGNITUDE OF FINANCIAL EXCLUSION IN RURAL AREAS: AN INQUIRY IN TO THE CAUSES AND CONSEQUENCES AND SOME POLICY OPTIONS**" Vide letter **No.F. MRP-5466/14 (SERO/UGC) Dated: August 2014**, Comcode: APOS079, Dept: Commerce, to place in the college Library.



L. RAJI REDDY
M.A., M.Com. MBA, M.Phil (Ph.D)
Lecturer in Commerce
Govt. Degree College, Zaheerabad
Medak Dist. Pin-502 220



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ZAHEERABAD, MEDAK DIST.

UNIVERSITY GRANTS COMMISSION
SOUTH EASTERN REGIONAL OFFICE
HYDERABAD

CERTIFICATE

This is to certify **L.Raji Reddy**, Department of Commerce, Government Degree College, Zaheerabad, Medak district, **No.F. MRP-5466/14 (SERO/UGC) Dated: August 2014**, Comcode: APOS079 has submitted a copy of his Project Report "**MAGNITUDE OF FINANCIAL EXCLUSION IN RURAL AREAS: AN INQUIRY IN TO THE CAUSES AND CONSEQUENCES AND SOME POLICY OPTIONS**" to INFLIBNET Organization to post in the National website of INFLIBNET.


PRINCIPAL INVESTIGATOR
L. RAJI REDDY
M.A., M.Com, MBA, M.Phil (Ph.D)
Lecturer in Commerce
Govt. Degree College, Zaheerabad
Medak Dist. Pin-502 220


PRINCIPAL
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ZAHEERABAD, MEDAK DIST.



UNIVERSITY GRANTS COMMISSIONS - SOUTH EASTERN REGIONAL OFFICE
5-9-194, CHIRAG ALI LANE, IV FLOOR, A.P.S.F.C. BUILDING, HYDERABAD -500 001
Phones: 040 - 23204735, 23200208 FAX: 040 - 23204734, Website: www.ugc.ac.in, email: ugcsero@gmail.com

No.F MRP-5466/14 (SERO/UGC)

AUGUST 2014

The Accounts Officer
UGC-SERO, Hyderabad

Comcode: APOS079

Sub: Release of Grants-in-aid to Minor Research Projects for the year 2014-2015.
Sir / Madam,

This has reference to the Minor Research Project proposal submitted by MR RAJI REDDY, L. Department of COMMERCE of GOVT. DEGREE COLLEGE, ZAHEERABAD, MEDAK DISTRICT entitled "MAGNITUDE OF FINANCIAL EXCLUSION IN RURAL INQUIRY INTO THE CAUSES AND CONSEQUENT POLICY OPTIONS". The subject expert, who evaluated the proposal, has recommended for financial assistance as detailed below.

| Sl. No. | Item | Amount Allocated (Rs.) | Amount Sanctioned as first installment (Rs.) |
|---------|-----------------------------------|------------------------|--|
| 1. | Books & Journals | 40000. | 40000. |
| 2. | Equipment | 0.0 | 0.0 |
| | Total | 40000. | 40000. |
| 3. | Field work & Travel | 80000. | 40000. |
| 4. | Chemical & Glass Ware | 0.0 | 0.0 |
| 5. | Contingency (incl. Special Needs) | 100000. | 50000. |
| 6. | Hiring Services | 0.0 | 0.0 |
| | Total | 180000. | 90000. |
| | Grand Total | 220000. | 130000. |

1. I am further to convey the sanction of the University Grants Commission to the payment of Rs.130000. to the principal, GOVT. DEGREE COLLEGE, ZAHEERABAD, MEDAK DISTRICT as first installment (100% Non-Recurring and 50% Recurring grants) towards the above project.

CAPITAL (35)

| Amount Sanctioned | General (76%) 3A Cap.Asit (35) | SC (16%) 3B Cap.Asit (35) | ST (8%) 3C Cap.Asit (35) |
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| Rs.40000. | Rs.30400. | Rs.6400. | Rs.3200. |

GRANTS IN AID (31)

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|-------------------|--------------------------------|---------------------------|--------------------------|
| Rs.90000. | Rs.68400. | Rs.14400. | Rs.7200. |

- The above approval is subject to the general conditions of grants prescribed by the UGC for this scheme.
- The amount of the grant shall be drawn by the Accounts Officer, SERO-UGC, Hyderabad and on the Grants-in-Aid bill and shall be disbursed to and credited to the Principal of the College through Electronic mode. The sanction is valid for payment to the college during the year 2014-2015.
- In case the Principal Investigator is having ongoing Major/Minor Research Project OR has been transferred/left/retired from the college, the released amount may be returned to UGC-SERO, Hyderabad immediately.
- The grantee institution shall ensure the utilization of grants-in-aid for which it is being sanctioned/paid. In case of non-utilization /part utilization, interest @ 10% per annum as amended from time to time on utilized amount from the date of drawl to the date of refund as per provision contained in General Financial Rules of Govt. of India will be charged.
- The assets acquired wholly or substantially out of UGC's grants shall not be disposed or encumbered or utilized for the purposes other than those for which the grant was given, without proper sanction of the UGC and should, at any time the college ceased to function, such assets shall revert to the UGC.

PRINCIPAL
GOVT. DEGREE COLLEGE
ZAHEERABAD, MEDAK DIST.

INVOICEPhone & Fax : 040-27566407
E-mail : sreebooks@gmail.com**SREE BOOK ENTERPRISES****BOOK DISTRIBUTORS & LIBRARY SUPPLIERS**# 3-4-759/3/2, Ground Floor, Suryodaya, Opp. Traffic Signal, Barkatpura, Hyderabad - 500027
I.T. PAN NO. AGDPB 7872 Q**INVOICE NO:-0747- H****Date:09-12-2014****TO**
The Principal
Govt. Degree College
Zaheerabad.
MEDAK**L.Raji Reddy**
Principal Investigator & Lecturers in Commerce**Your Order No: MRP-5466/14(SERO - UGC)****Dated: August 2014**

| S.No | Author | Title | Qty. | Rate | Amount in Rs. |
|------|---------------|---|------|---------|---------------|
| 1 | Sumeet Kaur | Financial Inclusion Through Self Help Groups in Punjab | 1 | 995.00 | 995.00 |
| 2 | N.Sukanya | Impact of Banking Reforms on The Profitability and Productivity of Banking in India | 1 | 695.00 | 695.00 |
| 3 | V.N.Joshi | E - Banking in India | 1 | 995.00 | 995.00 |
| 4 | G.Y.Shitole | Performance Evaluation of Murual Funds in India | 1 | 750.00 | 750.00 |
| 5 | A.K.Phophalia | Financial Analysis : Tools andf Techniques | 1 | 1995.00 | 1995.00 |
| 6 | C.Thirupalu | Non - Performing Assets Management of Indian Public Sector Banks | 1 | 695.00 | 695.00 |
| 7 | A.N.Sarkar | Financial Services and Sustainable Economic Growth | 1 | 2250.00 | 2250.00 |
| 8 | K.V. Rao | Public Policy and Inclusive Growth India | 1 | 950.00 | 950.00 |
| 9 | S.S.Debasish | Financial Services in India | 1 | 1850.00 | 1850.00 |
| 10 | P.K.Pani | Managing Non - Performing Asse3ts in Banks | 1 | 495.00 | 495.00 |
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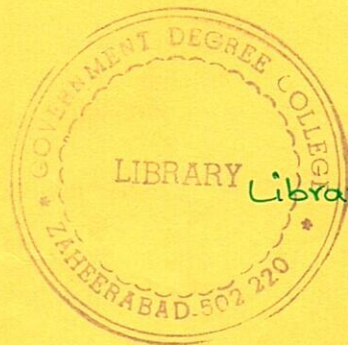
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SRI LAKSHMI TRAVELS

C5, Prashanth Nagar, Shivam Road, Hyderabad -44

Bill No.

3032

Date: 18-10-15
~~28/10/15~~ C. Aaruna

M/s. Sri. L. RAJI REDDY, CND, ZAHEERABAD, MEDAK

No. F. MRP. 5466/14/ (SERO/UGC) August - 2014

| DATE | DUTY SLIP No. | Vehicle No. | Total Kms. | Total Hours | Extra Kms. | Extra Hours | Contract Rate | Extra Rate | TOTAL Rs. | Ps. |
|----------------------------|---------------|---------------|------------|-------------|---|-------------|---------------|------------|---------------------------------------|-----|
| 1/10/14 to 8/10/14 | - | AP211 1502 | - | 8 days | per day Rs: 2850 | 8 days | 2850 x 8 days | | 23,800 = 00 | |
| | | | | | Zaheerabad. to Bhainsa (Adilabad) Bhainsa to zaheerabad. | | | | | |
| 11/10/14 to 16/10/14 | - | -do- | - | 6 days | per day Rs: 2850 | 6 days | 2850 x 6 days | | 17,100 = 00 | |
| | | | | | Zaheerabad. to Rebbana (Adilabad) Rebbana to zaheerabad. | | | | | |
| | | Novto | | | | | | TOTAL = | 40,900 = 00 40,900 = 00 | |

Rupees

Thirty nine thousand nine hundred
 C. Aaruna

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for SRI LAKSHMI TRAVELS

SRI LAKSHMI TRAVELS

C5, Prashanth Nagar, Shivam Road, Hyderabad -44

No.

3033

Date: 30-5-15.....

M/s. SRI. L. RAJI REDDY, GDC, ZAHEERABAD, MEDAK

NO. F. MRP - 5466/14 (SERO/UGO) August - 2014

| DATE | DUTY SLIP No. | Vehicle No. | Total Kms. | Total Hours | Extra Kms. | Extra Hours | Contract Rate | Extra Rate | TOTAL Rs. | Ps. |
|-------------------------|---------------|----------------|------------|-------------|------------|--------------|--------------------------------|------------|-----------|-----------|
| 1/5/15 to 2/5/15 | - | AP29IV 1509 | - | - | 12 days | Per day Rs = | 28500.00 1600.00 | x 12 days | 34,200.00 | 19,900.00 |
| 5/5/15 to 28/5/15 | - | AP29IV 1502 | - | - | 13 days | Per day Rs = | 28500.00 1600.00 | x 13 days | 20,800.00 | 40,000.00 |

Rupees

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For SRI LAKSHMI TRAVELS

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CASH MEMO BILL Cell: 9948468214



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No. 3710

Date: 19/10/2019

Ms. L. Raji Reddy

A.D.C. Zaheerabad.

| Qty | Particulars | Rate | Amount | |
|-----|----------------|------|--------|-----|
| | | | Rs. | Ps. |
| | White Paper | | 8,000 | -00 |
| | Bands | | | |
| | Reading chin | | 1,500 | -00 |
| | writing pads | | 1,000 | -00 |
| | Calendars | | 1,000 | -00 |
| | All Stationery | | 8,500 | -00 |
| | Items | | | |
| | | | 22,000 | -00 |



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GOVT. DEGREE COLLEGE
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Cell : 9948468214



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2-2-1167/19, Tilaknagar, Nallakunta, Hyderabad - 44

Date: 29/04/2015

No.

3732 L. Raji Reddy

M/s.

C D C

| Qty. | Particulars | Rate | Amount | |
|------|--------------|------|--------|-----|
| | | | Rs. | Ps. |
| | White paper | | 5,100 | -00 |
| | Staplers Pen | | 10,000 | -00 |
| | | | 15,100 | -00 |

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Mr/Mrs:- L. Raji Reddy Date:- 11/12/2014

| | Qty | RS. | Total |
|-------------------|-------|-------|---------|
| 1. Data entry | _____ | _____ | 9000=00 |
| 2. Typing | _____ | _____ | 7120=00 |
| 3. printing | _____ | _____ | 4000=00 |
| 4. xerox | _____ | _____ | 4000=00 |
| 5. spiral binding | _____ | _____ | 1000=00 |

Order Taken By

Name & Sig :- *[Signature]*



Total:-

25120=00

Balance:-

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Mr/Mrs:- L. Raji Reddy Date:- 12/12/2015

| | Qty | RS. | Total |
|--------------------|-------|-----|-------------|
| 1. Data entry | _____ | | 14,000 = 00 |
| 2. Typing | _____ | | 7500 = 00 |
| 3. Blu printing | _____ | | 6500 = 00 |
| 4. colour printing | _____ | | 1500 = 00 |
| 5. xerox | _____ | | 6500 = 00 |
| 6. Binding | _____ | | 3000 = 00 |
| 7. Gold embossing. | _____ | | 2000 = 00 |

Order Taken By

Name & Sig : [Signature]



Total:-

41000 = 00

Balance:-

[Signature]

[Signature]
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ABSTRACT

**FINAL REPORT OF MINOR RESEARCH PROJECT IN
COMMERCE**

No.F. MRP-5466/14 (SERO-UGC) Dated: August 2014,

Comcode: APOS079, Dept: COMMERCE

TITLE

**MAGNITUDE OF FINANCIAL EXCLUSION IN RURAL AREAS: AN
INQUIRY IN TO THE CAUSES AND CONSEQUENCES AND SOME POLICY
OPTIONS**

By

L. Raji Reddy

Principal investigator & Assistant Professor in Commerce

Government Degree College, Zaheerabad, Medak district

SUBMITTED TO

**THE SOUTH EASTERN REGIONAL OFFICE- UNIVERSITY GRANTS
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The adoption of capital-intensive new farm technology by the farmers has resulted into increase in demand for credit. It is well known fact that in India a majority of the farmers do not have sufficient funds of their own to meet their requirements for adoption of new technology. Therefore, they have to depend upon the borrowed funds from one source or the other particularly for the acquisition of crucial inputs such as improved seeds, fertilizers, plant protection, chemicals, irrigation etc.

OBJECTIVES OF THE STUDY

1. To examine the socio-economic and demographic profile of the sample farmers.
2. To estimate the size and age of NPAs with reference to bank credit.
3. To identify the causes of financial exclusion.
4. To analyze the expectations of the financially excluded farmers.
5. To suggest alternative policy options to ensure financial inclusion of hitherto excluded.

HYPOTHESES OF THE STUDY

1. NPAs don't have any impact on financial exclusion of the farmers.
2. The relationship between the size of the farmers and their reason for not repaying the bank loans is assumed to be statistically independent.

MAJOR FINDINGS

1. Sample composition consists of 13 percent of marginal farmers, 60 percent of small farmers, 20 percent of medium farmers and 7 percent of big farmers, 59 percent are from 26-45 age range, 23 percent of the sample farmers are from the socially advanced castes, followed by

55 percent are from socially backward castes, 14 percent are from scheduled castes and 8 percent are from scheduled tribes. The sample composition 14 percent of the sample farmers are from the absolutely poor category, followed by 56 percent are from poor category, and 30 percent are from non poor category. The size of the family of 67 percent of the sample farmers is up to 5 followed by 6-8 members in the case of 24 percent of the sample farmers and above 8 members in case of 9 percent of the sample farmers. 58 percent of the sample farmers are found to be illiterates, followed by 22 percent are literates, 13 percent are equipped with up to school level education and 7 percent are equipped with above school level education.

2. 52 percent of the sample farmers have borrowed an average of up to 25000 rupees followed by 25000-50000 rupees of loan by 22 percent of the sample farmers, 50000-75000 rupees of loan by 16 percent of sample farmers and above 75000 rupees of loan by 10 percent of the sample farmers. 55 percent of the sample farmers have made the repayment of the loan to the extent of 40 followed by 29 percent made repayment to the extent of 40-50 percent of their loan and 16 percent have made repayment to the extent of 50-60 percent of the loan. The extent of NPAs is up to 20 percent in case of 58 percent of sample farmers, and the same is 20-40 percent of their borrowings in case of 28 percent of the sample farmers and above 40 percent in case of 14 percent of the sample farmers.

3. The period of NPAs one year in case of 59 percent of sample farmers, and the same is two years in case of 30 percent of the sample farmers and more than two years in case of 11 percent of the sample farmers. 53 percent of the sample farmers have borrowed from cooperative banks, 34 percent have borrowed from commercial banks and 13 percent from other banks. 70 percent of the sample farmers have opined that due to their NPAs, they are subjected to financial exclusion in terms of increasing level of dependence on informal sources of credit. 60 percent of the sample farmers have opined that due to their NPAs, they are subjected to financial exclusion in terms of high interest burden. 80 percent of the sample farmers have opined that due to their NPAs, they are subjected to financial exclusion in terms of worsening financial situation. 50 percent of the sample farmers have opined that due to their NPAs, they are subjected to financial exclusion in terms of mounting indebtedness. 90 percent of the sample farmers have opined that due to their NPAs, they are subjected to financial exclusion in terms of mounting poverty.
4. Sample farmers are subjected to financial exclusion due to non repayment of the bank loan because of 1.frequent crop failures (84 percent), 2.Repayment of loans taken from unorganized institutions (70 percent), 3.Absence of alternative sources of income (82 percent), 4.meager agricultural income(79 percent),5.Unremunerative prices (77 percent), 6. Continuous losses in agriculture (83 percent), 7.mounting cost of cultivation (75 percent), 8. Rise in cost of living (81

- percent), 9. non provision of contingency loan (76 percent), 10. next loan is stopped due to NPAs(86 percent), 11. Uncertain incomes (73 percent),12. Irregular incomes (71 percent), 13. High penal interests (79 percent), 14. Huge expenditure on social functions (85 percent), and 15. A loan from informal sources is also exhausted (76 percent).
5. 84.2 percent of the sample farmers have expected the banks to fix the credit limits on the basis of market prices of inputs. 79.4 percent of the sample farmers have expected from the banks that good credit history must be rewarded with enhanced credit limits. 75.4 percent of the sample farmers have expected from the banks that contingency loan facility must be provided to each farmer. 83.4 percent of the sample farmers have expected from the banks that provision of consumption credit. 76.2 percent of the sample farmers have expected from the banks that clearance of NPAs in terms of flexible installments.
6. **The first hypothesis "NPAs don't have any impact on financial exclusion of the farmers" is rejected.**
7. **The second hypothesis "The relationship between the size of the farmers and their reason for not repaying the bank loans is assumed to be statistically independent" is rejected.**

RECOMMENDATIONS

1. Adequate credit from organized sources must be provided to the farmers so as to minimize their dependence on informal credit.
2. The package of agriculture credit should not only include crop loans but also consumption credit of agriculturists.

3. Farmers should strive for their integrated development by focusing not only on agriculture alone but also on off farm activities.
4. Banks should provide credit to the farmers at affordable rate of interest rate.
5. Contingency loan must be provided to the farmers.
6. Higher productivity in agriculture sector may save farmers from the danger of financial exclusion and hence, policies and programs of the state must aim at it.
7. Development of good linkages between agriculture and industry will also help the farmers to get better price for their product and can become financially sound.