Appendix
Interview Guide

Socio-Economic Background of the Respondent:

Name...........................................

1. Sex.................................

2. Age.................................

3. Religion.........................

4. Caste......................

5. Education.............

6. Number of family members: Male........Female.........

7. Type of family........................................

8. Traditional land holding........Present................

9. Occupation
   1. Main occupation.............
   2. Secondary occupation............

10. Type of house

11. Possession of Modern Amenities
    1. Cycle          5. Scooter/Motorcycle
    4. Mobile        8. Electric connection

12. Source of Irrigation
    1. Electrified tube well
    2. Canal
    3. Well
    4. Others tube well

13. Technology used for cultivation
    1. Tractor               3. Thresher
    5. Plough on hire
2. Plough
4. Harvester

14. Have you an account in the bank?
   1. Yes  2. No

15. Do you deposit the money in your account?
   1. Yes  2. No

16. Do you withdraw the money from your account?
   1. Yes  2. No

17. Are you a member of the co-operative society?
   1. Yes  2. No

18. Do you need the credit for agriculture?
   1. Yes  2. No

Level of Awareness of New Form of Credit:

19. Do you know about the Kisan Credit Card? 1. Yes 2. No

20. If yes then how have you come to know of the Kisan Credit Card? .........................................................

21. Do you know about the NAIS 1. Yes 2. No

22. If yes then how have you come to know of NAIS .................................................................

23. Have you got the Kisan Credit Card? 1. Yes 2. No

24. Have you received the credit through KCC 1. Yes 2. No

25. If no why you did not receive the credit? .........................................................................................

26. What are the sources of getting credit that you know?
   1. Formal institution  2. Informal institution  3. Both
27. If you get credit from formal institution, which source you would prefer

28. Why do you prefer this (source of credit)

The Process of Taking the Credit from Bank:

29. Information about the Credit Scheme

30. Filling up of the application form

31. Signatures of the two guarantors in each case

32. Information about the first guarantor

33. Information about the Second guarantor

34. Opening of saving Bank account in the bank

35. Acquiring the no-dues certificate from the others banks and credit co-operative society operating in the area

36. Submission of the no-dues certificate

37. Sanctioning of Credit by the Branch Manager

38. Amount of credit

39. Terms & Conditions

40. How do you feel about the new form of credit?
   1. Favorable      2. Unfavorable      3. Do not

41. If feeling favourable, what is/ are the reason

42. If feeling unfavourable, what is/ are the reason

43. Process of obtaining credit
   1. Difficult      2. Essay

44. Use of Credit
   1. Agriculture      2. Social events like (marriage, death fast, festivals)
   3. Education      4. Health
   5. Repayment old debts      6. Others
45. What kind of change do you feel in your life after taking the credit?

Repayment:

46. Do you repay the credit on time
   1. Yes
   2. No

47. Do you repay the credit in?
   1. Single installment
   2. Two installments
   3. Multiple installments

48. Interest rate on credit in your opinion
   1. High
   2. Low
   3. Optimum

49. Did you get benefit from loan waiving policy?
   1. Yes
   2. No

50. Did you get benefit from any other scheme which is provided by the government?