# APPENDIX I

## DATA SHEET FOR CENTRAL CO-OPERATIVE BANKS

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<td>Total number of employees</td>
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<td>c) Collected</td>
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<td>e) No. of overdue borrowers</td>
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<td>a) Banking</td>
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<td>b) Non-banking (specify)</td>
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| 14 Whether due notices are sent to borrowers properly ? | Yes/No |
| 15 Is there any incentive to prompt repayers ? | Yes/No |
| 16 a) is there severe action against defaulters ? | Yes/No |
| b) if yes, specify the nature of action |         |
| c) whether 'collection' effort is affected by political parties ? | Yes/No |

| 17 State when the waiver of loans permitted by bank |         |
| 18 Problems of the CCB in collection |         |

| 19 Suggestions to overcome the problems |         |

| 20 Any other problems and suggestions |         |
APPENDIX II
Schedule for Primary Agricultural Co-operative Banks

1 Identification

1.1 Name of the PACB

1.2 Address

1.3 Date of Registration

1.4 Date of commencement of business.

1.5 Distance to SCCB

1.6 Total No. of employees

1.7 Area covered in acres  
  a) Irrigated area
  b) Dry area
  c) Total area
  d) % of area under irrigation

1.8 Area under cultivation in acres  
  a) Total cultivable area
  b) Total cultivated area
  c) % of cultivated area to cultivable area

1.9 Cropping pattern in acres  
  a) Area under food crops
  b) Area under commercial crops
  c) Total area cultivated
  d) % of area under cash crop to total area

1.10 Area of operation

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<th>Sl. No.</th>
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<th>Distance to Society</th>
<th>Population</th>
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II Membership and Capital

   a) Beginning
   b) Addition
   c) Withdrawal
   d) Closing

2.2 Classes of shares and shareholding as on date

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<td>B Class</td>
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   a) Small
   b) Marginal
   c) Medium
   d) Large

2.3 Capital Structure

2.3.1 Owned Funds
   a) Share capital from members
   b) Government

2.3.2 Reserves

2.3.3 Borrowed Funds
   a) Deposits
   b) Loan from SCCB
   c) Loan from Government
   d) Others (specify)
### Loan to Members

#### 3.1 Type of loan granted Rs.

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#### 3.2 Amount of Loans Rs.

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| g) % of collection to demand

#### 3.3 No. of borrowers

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| e) No. of overdue borrowers
### 3.4 Crop Loan from Central Co-operative Bank Rs.

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<td>c) Repaid</td>
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<td>d) At the end</td>
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<td>e) Claim made</td>
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<td>f) Overdue</td>
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<td>g) % of Repayment to demand</td>
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### I V Supervision

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### V Political affiliation of S.O. / Secretary

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### V I Other services rendered Rs

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<td>1.3 c) Pesticides</td>
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<td>1.4 d) Others</td>
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<td>Type of service</td>
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V I I  Problems of the Society

V III  Suggestions to overcome the problems

I X  Any other problems and Suggestions
## APPENDIX III

### Interview schedule for Members of Primary Agricultural Co-operative Banks

#### I Personal Data

1.1 Name of the member  
1.2 Village  
1.3 Block  
1.4 Taluk  
1.5 Name of the society in which he is a member.  
1.5.1 Member Number

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<th>BC</th>
<th>MBC</th>
<th>SC</th>
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1.6 Community
1.7 Age
1.8 Type of family Joint family / Nucleus family
1.9 No. of members in the family Male Female Total
2.1 Adults
2.2 Children

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1.10 No. of members engaged in the farm work Male Female Total
2.1 Adults
2.2 Children

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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1.11 Level of education Illiterate/primary/High School/ Hss Degree/ P.G and Professional
1.12 Date of joining the Society
1.13 Position held in the Society Member / Director / Office bearer
1.14 Distance between Society and residence i) Less than 2 Kms
   ii) 2 - 4 Kms
   iii) 4 - 6 Kms
   iv) above 6 Kms
1.15 Annual Income

i) From Agriculture Rs.
ii) From other sources Rs.
iii) Total Income Rs

1.16 Political affiliations, if any

Name of the party  Position held  Sympathiser
a) A.I.A.D.M.K
b) D.M.K.
c) Congress (I)
d) B.J.P.
e) CPI / CPI (M)
f) Agri. Association
g) Any other (specify)

2.1 Cultivation Status

a) Own Cultivation
b) Tenant Cultivation
c) Both

2.2 Farm Power  Number  Value (Rs.)

a) Bullock
b) Oil Engine
c) Tractor
d) Bullock carts
e) Country plough
f) Others (specify)
2.3 Details of Land holding

<table>
<thead>
<tr>
<th>Land holding</th>
<th>Dry</th>
<th>Irrigated</th>
<th>Wet</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Acres</td>
<td>Acres</td>
<td>Acres</td>
<td>Acres</td>
</tr>
<tr>
<td>a) Owned</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>b) Leased in</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Leased out</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d) Total</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

2.4 Details of cropping

<table>
<thead>
<tr>
<th>Name of the crop</th>
<th>Crop area per acre</th>
<th>Qty</th>
<th>Total</th>
<th>Yield Value Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Paddy</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ii) Sugar cane</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>iii) Cotton</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>iv) Groundnut</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>v) Maize</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>vi) Banana</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>vii) Beatle leaf</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>viii) Korai</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ix) others</td>
<td></td>
<td></td>
<td></td>
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</table>

2.5 House

<table>
<thead>
<tr>
<th>Number</th>
<th>Value Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Tiled</td>
<td></td>
</tr>
<tr>
<td>b) Terraced</td>
<td></td>
</tr>
<tr>
<td>c) Thatched</td>
<td></td>
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</table>

2.6 Assets in Possession

<table>
<thead>
<tr>
<th>Number</th>
<th>Value Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Cycle</td>
<td></td>
</tr>
<tr>
<td>b) Motor Vehicle</td>
<td></td>
</tr>
<tr>
<td>c) T.V. / Deck</td>
<td></td>
</tr>
<tr>
<td>d) Radio / Tape</td>
<td></td>
</tr>
</tbody>
</table>
e) Car
f) Jewels
g) Furniture
h) Investments
i) Others (specify)

2.7 House hold expenses per month
a) Food
b) Clothing
c) Repairs & Maintenance
d) Medical
e) Education
f) Recreation, travel etc.
g) Others (specify)

1.1 Agriculture

3 Number of Crops raised annually
3.1 cropping patterns and yield

3.1.1 Paddy

Crop area
Yield per acre (Qty)
Total Yield (Qty)
Total Yield (Value)

3.1.2 Sugarcane

Crop area
Yield per acre (Qty)
Total Yield (Qty)
Total Yield (Value)
### 3.1.3 Cotton

<table>
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<tr>
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<td>Yield per acre (Qty)</td>
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<td></td>
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</tr>
<tr>
<td>Total Yield (Qty)</td>
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<tr>
<td>Total Yield (Value)</td>
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### 3.1.4 Groundnut

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<tr>
<td>Total Yield (Value)</td>
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</table>

### 3.1.5 Maize

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<td>Total Yield (Qty)</td>
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<tr>
<td>Total Yield (Value)</td>
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</table>

### 3.1.6 Banana

<table>
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<td>Yield per acre (Qty)</td>
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<tr>
<td>Total Yield (Qty)</td>
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<td></td>
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<tr>
<td>Total Yield (Value)</td>
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### 3.1.7 Beatle leaf

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<td>Total Yield (Qty)</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Total Yield (Value)</td>
<td></td>
<td></td>
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### 3.1.8 Korai

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<th></th>
</tr>
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<td>Yield per acre (Qty)</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Total Yield (Qty)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Yield (Value)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3.1.9 Others

|-----------|---------|---------|---------|---------|---------|

Yield per acre (Qty)

Total Yield (Qty)

Total Yield (Value)

3.2 Total cultivation expenses

a) Yearly wages
b) Interest on loan
c) Rent
d) Land Tax
e) Repairs
f) Seeds
g) Fertilisers
h) Electricity charges
i) Others (specify)

3.3 Total farm income

3.4 Net income after expense

IV Details of loan borrowings

4.1 Amount of loan received from PACB (Rs.)

|---------|---------|---------|---------|---------|

a) Irrigation
b) M.T. Loan
c) Jewel Loan
d) I.R.D.P. Loan
e) Others
a) Irrigation
b) M.T. Loan
c) Jewel Loan
d) I.R.D.P. Loan
e) Others

a) Irrigation
b) M.T. Loan
c) Jewel Loan
d) I.R.D.P. Loan
e) Others

V Borrowings from other sources

a) Commercial bank
b) Chit funds
c) Regional Rural banks
d) Money lenders
e) Others (specify)

5.2 Amount of loan due to be paid as on date
a) Commercial bank
b) Chit funds
c) Regional Rural banks
d) Money lenders
e) Others (specify)
V I Repayment of Loan

6.1 When do you repay the loan?
   a) On or before the due date
   b) On a simple notice
   c) On a lawyer's notice
   d) Under pressure from supervisor
   e) To the special squad
   f) On court decree
   g) After jabdhi
   h) Any other (specify)

6.2 Do you feel repayment enables you to get loans from the Co-op bank in future?

6.3 What are the reasons for non-payment of loan on the due date?
   a) Low return
   b) Repayment of other loans
   c) Low price for the produce
   d) Heavy interest
   e) Family expenditure
      i) Normal expenditure
      ii) High expenditure
      iii) Abnormal expenditure like marriage, death, heavy medical expenses etc.
   f) Lack of facility for selling the produce
   g) No other income than farm income
   h) Water scarcity
   i) Crop failure
   j) Repairs of implements
   k) Any others (specify)
6.4 Give the date of marriage of any member of the family
6.5 Give the details of death of any member of the family
6.6 Give the details of illness of any member of the family for more than a week

V II Urban Contact
7.1 Have you visited the nearby town / city? Yes/No
7.2 If yes, at what intervals?
weekly / monthly / quarterly / rarely
7.3 Do you have any relatives in the Town / City? Yes/No
7.4 Do you have direct bus route to the Town/City? Yes/No
7.5 The distance between farm and town is short / long
7.6 What is the purpose of your visit to Town / City? Agriculture / non agriculture

V III Knowledge of Co-operative credit
8.1 Mention the name of the PACB which gives you loan
8.2 What is the rate of interest?
8.3 Is security required for getting the loan?
8.4 Mention the maximum amount that can be borrowed for various purpose
8.5 Mention the source of funds for the PACB
8.6 Type, purpose and period of loan
   Type          Purpose         Period
   a) S.T
   b) M.T
   c) L.T
8.7 Is there any difference in borrowing from PACB and from others? Yes/No
IX  Marketing facilities
9.1 Are you able to sell the produce easily?  Yes/No
9.2 Is it easy to contact the market centre?  Yes/No
9.3 Whether distance between the farm and the shandy is short?  Yes/No
9.4 Do you have own transport facility?  Yes/No
9.5 Do you have adequate godown facility?  Yes/No

X  Economic motivation
10.1 A farmer should work hard to get more income  Agree / disagree
10.2 A farmer who work hard will be rewarded with high income  Agree / disagree
10.3 A farmer can concentrate more on cash crop  Agree / disagree
10.4 A good farmer will not mind in spending more on inputs  Agree / disagree
10.5 A successful farmer always keen on the net income  Agree / disagree
10.6 The support provided by Govt. to farmers is good  Agree / disagree

XI  Attitude towards Co-operative credit
11.1 For meeting cultivating expenses PACB helps in time  Yes/No
11.2 The rate of interest charged by the PACB is reasonable  Yes/No
11.3 The loan procedure adopted is simple  Yes/No
11.4 The expenses incurred for raising the loan is high  Yes/No
11.5 Security required for the loan is reasonable  Yes/No
11.6 The period of loan and due dates are convenient to repay the loan

11.7 The mode and the form of disbursement is convenient

11.8 During crop failure the bank is generous in extending the period of loan

XI I What are the problems in borrowing from your PACB?

XIII What are your suggestions?
## APPENDIX I V
### Urban Contact Scale

<table>
<thead>
<tr>
<th></th>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>Weekly</th>
<th>Monthly</th>
<th>Quarterly</th>
<th>Rarely</th>
<th>Score</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Have you visited the nearby town/city?</td>
<td>2</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>If yes, at what intervals</td>
<td></td>
<td></td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Do you have any relatives in the town/city?</td>
<td>2</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Do you have direct bus route to the town/city?</td>
<td>2</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>The distance between farm and the town/city is</td>
<td></td>
<td></td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>What is the purpose of your visit to the town/city?</td>
<td></td>
<td></td>
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### Urban Contact Scale

<table>
<thead>
<tr>
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<th>0</th>
<th>4</th>
<th>10</th>
<th>14</th>
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<tbody>
<tr>
<td>Low</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medium</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Low: Borrowers with scores up to 4
Medium: Borrowers with scores 4 - 10
High: Borrowers with scores above 10
### APPENDIX V

**Knowledge of Co-operative credit scale**

<table>
<thead>
<tr>
<th></th>
<th>Question</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>What is rate of interest charged by PACB?</td>
<td>Correct 2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Wrong 0</td>
</tr>
<tr>
<td>2</td>
<td>Is security required for getting the loan?</td>
<td>Yes 2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No 0</td>
</tr>
<tr>
<td>3</td>
<td>Mention the maximum amount borrowed for various purpose</td>
<td>Correct 4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Wrong 0</td>
</tr>
<tr>
<td>4</td>
<td>Mention the source of funds for the PACB</td>
<td>Correct 4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Wrong 0</td>
</tr>
<tr>
<td>5</td>
<td>Mention the type, purpose and period of loan</td>
<td>Correct 6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Wrong 0</td>
</tr>
<tr>
<td>6</td>
<td>Is there any difference in borrowing from PACB and from others?</td>
<td>Yes 2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No 0</td>
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#### Knowledge of Co-operative Credit

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<th>Description</th>
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<tr>
<td>0</td>
<td>Low: Borrowers with scores up to 5</td>
</tr>
<tr>
<td>5</td>
<td>Medium: Borrowers with scores 5 - 15</td>
</tr>
<tr>
<td>15</td>
<td>High: Borrowers with scores above 15</td>
</tr>
</tbody>
</table>
## APPENDIX V I

### Marketing Facilities Scale

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<tr>
<th>Score</th>
<th>Inadequate</th>
<th>Adequate</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>Borrowers with scores up to 4</td>
<td>Borrowers with scores above 4</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Are you able to sell the produce easily?</td>
<td>Yes</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Is it easy to contact the market centre?</td>
<td>Yes</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Whether the distance between the farm and shandy is short?</td>
<td>Yes</td>
<td>2</td>
<td>2</td>
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<tr>
<td></td>
<td></td>
<td>No</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Do you have own transport facility?</td>
<td>Yes</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Do you have adequate godown facility?</td>
<td>Yes</td>
<td>2</td>
<td>2</td>
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<tr>
<td></td>
<td></td>
<td>No</td>
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## APPENDIX V II

**Economic Motivation Scale**

<table>
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<tr>
<th></th>
<th>Statement</th>
<th>Score</th>
<th>Agree</th>
<th>Disagree</th>
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<td>1</td>
<td>A farmer should work hard to get more income</td>
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</tr>
<tr>
<td></td>
<td>Agree</td>
<td>2</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>A farmer who work hard will be rewarded with high income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>2</td>
<td>2</td>
<td>0</td>
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<tr>
<td>3</td>
<td>A farmer can concentrate more on cash crop</td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>2</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>A good farmer will not mind in spending more on inputs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>2</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
<td>A successful farmer always keen on the net income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>2</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>The support provided by Govt. is good</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agree</td>
<td>2</td>
<td>2</td>
<td>0</td>
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### Economic Motivation Scale

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<tbody>
<tr>
<td>Low: Borrowers with scores up to 3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medium: Borrowers with scores 3 - 8</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>High: Borrowers with scores above 8</td>
<td></td>
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</tr>
</tbody>
</table>
### APPENDIX V III

#### Attitude towards Co-operative Credit Scale

<table>
<thead>
<tr>
<th></th>
<th>For meeting cultivation expense</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>For meeting cultivation expense</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>PACB helps in time</td>
<td>No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>The rate of interest charged by the PACB is reasonable</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>The rate of interest charged by the PACB is reasonable</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>The loan procedure adopted is simple</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>The loan procedure adopted is simple</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>The security required for the loan is reasonable</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>The security required for the loan is reasonable</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>The period of loan and due dates are convenient to repay the loan</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>The period of loan and due dates are convenient to repay the loan</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>The mode and form of disbursement is convenient</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>The mode and form of disbursement is convenient</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>During crop failure the bank is generous in extending the period of loan</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>During crop failure the bank is generous in extending the period of loan</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>0</td>
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</tbody>
</table>

#### Attitude towards Co-operative Credit Scale

<table>
<thead>
<tr>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>9</td>
</tr>
<tr>
<td>14</td>
</tr>
</tbody>
</table>

- **Unfavourable**: Borrowers with scores upto 3
- **Neutral**: Borrowers with scores 3 - 9
- **Favourable**: Borrowers with scores above 9
## APPENDIX IX

### Socio Economic Status Index

<table>
<thead>
<tr>
<th></th>
<th>Caste</th>
<th>Score</th>
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<tbody>
<tr>
<td>1</td>
<td>Caste</td>
<td>Forward</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Backward</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Others</td>
</tr>
<tr>
<td>2</td>
<td>Education</td>
<td>Illiterate</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Primary</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Higher Sec</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Collegiate</td>
</tr>
<tr>
<td>3</td>
<td>Position held in the PACB</td>
<td>Office bearer</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Member</td>
</tr>
<tr>
<td>4</td>
<td>Political affiliation</td>
<td>Yes</td>
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<tr>
<td></td>
<td></td>
<td>No</td>
</tr>
<tr>
<td>5</td>
<td>Land holding</td>
<td>Up to 3 acres</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3-6 acres</td>
</tr>
<tr>
<td></td>
<td></td>
<td>above 6 acres</td>
</tr>
<tr>
<td>6</td>
<td>Tenurial status</td>
<td>Owner</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tenant</td>
</tr>
<tr>
<td>7</td>
<td>Type of house</td>
<td>Thatched</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tiled</td>
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<td></td>
<td></td>
<td>Terraced</td>
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<tr>
<td>8</td>
<td>Assets value</td>
<td>Up to Rs. 50000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rs. 50000</td>
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<tr>
<td></td>
<td></td>
<td>- 1 lakh</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Above Rs. 1 lakh</td>
</tr>
<tr>
<td>Score</td>
<td>Total Income</td>
<td>Up to Rs. 25000</td>
</tr>
<tr>
<td>-------</td>
<td>--------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>1</td>
<td>3</td>
<td></td>
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</table>

**Socio economic status index**

<table>
<thead>
<tr>
<th></th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>Score</td>
<td>Low</td>
<td>Medium</td>
<td>High</td>
</tr>
<tr>
<td>0</td>
<td>Borrowers with scores up to 8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Borrowers with scores 8 - 16</td>
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<td></td>
</tr>
<tr>
<td>16</td>
<td>Borrowers with scores above 16</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>