QUESTIONNAIRE

*Questionnaire used by the investigator for the Study of the*
*Institutional Credit Agencies in your District*

1. Name of the Institutional Credit Agency :

2. If it is a commercial Bank, than mention the following :
   (i) Name of the Bank
   (ii) Nationalised or Non-nationalised
   (iii) Scheduled or Noon-scheduled.

3. Loaning Policy of the Agency :
   (a) What is your loaning policy regarding Agricultural Credit ?
      (i) Purpose of Loan
      (ii) Amount of Loan
      (iii) Security of Loan
      (iv) Period of Loan
      (v) Procedure of Loan
   (b) Have your loaning policy undergone a change in recent years
      (Y/N).
   (c) If yes, then, please specify the changes.
(d) Do you lay emphasis on the repaying capacity of the borrower or the productivity of the purpose.

4. (i) Have you adopted any village? (Y/N)
(ii) If yes, what is the number of villages?

5. (i) Have you adopted any policy of Differential Rate of Interest?
    (Y/N)
(ii) What is your policy regarding D.R.I.

6. Rate of interest charged by you on the following period of loans during the last 3 years i.e. 2003-04, 2004-05, 2005-06.
   (a) Short Term (Crop Loan)
   (b) Medium Term
   (c) Short Term

7. Nature of loan advanced by the agency during the last 5 years.
   (a) Direct Finance to Agriculture
      (ii) Crop Loan
      (iii) Term Loan
      (iv) Other Loan
   (b) Indirect Finance to Agriculture by the Agency.
8. **Form of Loan during the last 5 years:**
   
   (i) **Short Term Loan**
   
   (ii) **Medium Term Loan**
   
   (iii) **Long Term Loan**

9. **Repayment of Loan:**
   
   (i) **Mode of Repayment**
   
   (ii) **Method of Recovery**
   
   (iii) **Volume of Recovery**
   
   (iv) **Problems of Recovery**

10. **Amount of overdues of the Agency:**
    
    (i) **Amount of overdues as on 30th June.**
    
    (ii) **Reasons of default**
    
    (iii) **Measures taken to reduce overdues.**
QUESTIONNAIRE

For Beneficiaries

Name .................................................................
Age .................................................................
Village ............................................................
No. of Members in the family ................................
Working members .............................................
Land owned, if any .............................................
Measurement ...................................................
Loan taken ......................................................
Rate of interest ................................................
Subsidy given ..................................................
Assets purchased ............................................
Probable income from the Assets ......................
Have you repaid the loan? yes/No ......................
or still paying ...................................................(Y/N)
If not paid .....................................................
Reason ..........................................................
The amount you still owe .................................................................

Has the Bank taken any steps against you to recover this amount of loan and interest thereon? .................................................................

Have you started any Industry/Business? ........................................
Name (If started) .............................................................................

Whether the Industry is proving helpful in increasing your income ........

How many people work with you? .....................................................

Family members/others ..................................................................

Do you require second dose of loan? ...................................................

Will you then be in a position to restart/strengthen your Industry/Business?
.........................................................................................................

And pay back ......................................................................................

Signature of T.I. of Beneficiary
Appendix – III

QUESTIONNAIRE

For B.D.O. & other Government Officers

1. Name ..................................................................................................................
2. Block ..................................................................................................................
3. No. of Beneficiaries in his block .................................................................
4. Name of Bank or Banks operating ............................................................
5. How do you select beneficiaries .................................................................
6. How you help banks in distributing loans to the poor and needy ...........
7. Have you decided the amount of subsidy ...................................................
8. Do you help in recovery ................................................................................
9. Do you take part in D.C.C. meeting regularly .............................................
10. What types of discussions generally take place at the D.C.C. meetings

11. Do you feel the District Credit Plans have benefited the people in your area. Have some of the beneficiaries crossed the poverty line and became earning members of the village society .................................

12. May I get a copy of your annual credit ......................................................