ANNEXURE – I
QUESTIONNAIRE
(INTERVIEW SCHEDULE FOR BENEFICIARIES)

1. Name of the Village/Town : 
2. Name and Age of the KCC holders : 
3. Sex (please tick) : M/F 
4. Total No. of Family Members : 
5. Name of the Bank from where the KCC loan has been taken : 
6. (a) Religion of the KCC holders : Hindu/Muslim/Christian 
   (b) Caste of the KCC holder: General/SC/ST/OBC 
7. Educational Qualification : Illiterate/Below Matric/ Matric/Under Graduate / Graduate Post-Graduate and above 
8. Please tick, occupation of the KCC holders : Agriculture/Agriculture and allied activities/Business/ SSI Unit/Service 
9. From whom you came to know about the KCC scheme : Bank official/Beneficiaries who already availed the loan/ Block Development officers/Newspaper 
10. In which category of land holdings the KCC holder’s falls: 
   (a) Below 1 hectare   (b) Above 1 to 2 hectare 
   (c) Above 2 to 4 hectare   (d) Above 4 to 10 hectare 
   (f) 10 hectare and above 
11. What is the size of operational holding? 
   Please mention, land leased in, if any _______ and land leased out if any _______ 
12. Does the KCC scheme provide any Insurance Coverage: Yes/No (Please tick) 
13. How much time did you wait for the loan? 
14. How many times did you visit the bank for getting the loan? 
15. Did you provide any collateral securities against the loan? Yes/No 
16. Did you require to pay any margin money to the Bank? Yes/no
17. How much fund did you require to perform your task?
18. How much did you get?
19. Is that amount of KCC loan sufficient to execute your scheme? Yes/No
20. If the KCC loan is not sufficient, from where did you collect the fund? (Please tick)
   (a) Personal Sources   (b) Loan from money lenders
   (c) Loan from friends and relative
21. Mention the amount of subsidy, (if any):
22. How many family members have enjoyed the benefits of KCC?
23. If there are more than one KCC holders in a family, then please mention the sources of fund from where it is collected?
24. What is the validity period of KCC cards issued against the family members?
25. Have you got the required training facilities to support your scheme? Yes/No
26. Please tick the documentation procedure for getting the KCC loan from the bank.
   (a) Very simple   (b) Simple
   (c) Difficult   (d) Very difficult
27. Please express your opinions about the reasons for delay in advancing loans, if any; (please tick)
   (a) Paucity of bank staff
   (b) Non-co-operative attitude
   (c) Un-necessary queries
28. Please, mention your amount of loan outstanding and overdues, if any
   Outstanding: 
   Overdues: 
29. Assets generated if any after obtaining the loan:

<table>
<thead>
<tr>
<th>Assets</th>
<th>Before KCC loan</th>
<th>After KCC loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Bullocks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) Bullock Cart</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) Improved Agricultural Implements</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d) Tube wells/wells/pump sets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(e) Traditional Implements</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(f) Others, if any (please specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
30. How did you repay the loan? (please tick)
    Regular/Irregular/Defaulter
31. If irregular or defaulter; please tick the reason for non-repayment:
   Inadequacy of income/Unwillingness/Higher family consumption/
   Unforeseen Contingencies/others

32. Have you utilized the loan for the purpose for which it is granted? Yes/No.

33. If no, please mention the alternative purposes for which the loan amount is utilized:

34. Please mention the amount of cost of production per hectare.

35. What is the amount of production gain per hectare?

36. Cropping pattern – Monocrop / diversification of crop (please tick).

37. Any suggestions:

Signature of the Respondents  Signature of the Interviewer
ANNEXURE - II

INTERVIEW SCHEDULE FOR BRANCH MANAGER

1. Name of the Bank and Branch:
2. Block/Municipal Board:
3. No. of KCC’s issued:
4. Does KCC Scheme provide only short-term loan? Yes/No.
5. Do you have any scheme for providing training to the KCC holders? Yes/No.
6. Do you think that the KCC loans are misutilised or underutilized? If so give reasons:
   a. Wrong identification of borrower.
   b. Inadequate credit.
   c. Ill-intention of borrower.
7. Do you have required man-power at your branch to monitor the functioning of KCC holders? Yes/No.
8. Are you satisfied with the status of recovery of KCC holders? Yes/No.
9. Which of the following factors do you think are mainly responsible for poor recovery of loans?
   a. Inadequacy of Income.
   b. Mis-utilisation of credit.
   c. Will-fully defaulted.
10. Who are the major beneficiaries of KCC funds in your area-
    a. Small Farmers.
    b. Marginal Farmers
    c. Big Farmers.
    d. Agricultural labourers.
    e. Dairy and poultry farms.
11. Do you think that the big farmers are getting more benefits from the KCC scheme than the small farmers? Yes/ No.
12. Do you have any special measures to create awareness among the farmers about the KCC scheme? Yes/No.
13. What type of suggestions would you like to provide for proper implementation of the KCC Scheme?
ANNEXURE - III

QUESTIONNAIRE FOR CONTROL FARMERS

1. Name of the Village/ Town:
2. Name and age of the non-KCC holders:
3. Sex (please tick): M/F
4. Total No. of Family Members:
5. Name of the source from where the loan has been taken:
6. Religion of the farmer: Hindu/Muslim/Christian
7. Caste of the farmers: General/SC/ST/OBC
8. Educational Qualification of the farmers: Illiterate/Below Matric/ Matric/ Under Graduate/Post Graduate and above.
9. Size of land holdings:
   a. less than 1 hectare  b. 1.01-2hecare
   c.2.01-4 hectare   d. 4.01-10.00 hectare
   f. above 10 hectare.
10. What is the size of operational holdings?
11. Please mention the amount of cost of production per hectare.
12. What is the amount of production gain per hectare?
13. Do you know about the KCC scheme? Yes/No.
14. If yes, then why you are not using this facilities?