ANNEXURE – I

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ANNEXURE - II
INTERVIEW SCHEDULE FOR COLLECTING PRIMARY DATA FOR THE STUDY

Date of interview:

PART – I
IDENTIFICATION DATA

1.1 Name of the borrower:

1.2 Age: a) 21 – 30 b) 31 – 40 c) 41 – 50 d) 51 – 60

1.3 Village:

1.4 Taluk:

1.5 District:

1.6 Religion:

1.7 Education:

1.8 Education:

a) Illiterate b) Primary c) Higher Primary d) Secondary e) College

1.9 Occupation:

a) Agriculture b) Artisans c) Labour d) Industrial worker e) Others (specify)

1.10 Total number of persons living in the house unit:

1.11 Total number of households Resident in the housing unit:

a) Joint family b) Nuclear family c) Others (Specify)
1.12 Housing:

1. a) Tiled  
2. b) Owned  
3. c) R.C.C.

2. b) Owned  
3. b) Rented  
4. c) Rent Free

1.12 Family Composition:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name</th>
<th>Sex</th>
<th>Age</th>
<th>Marital Status</th>
<th>Education Level</th>
<th>Relation to HOH</th>
<th>Occupation</th>
</tr>
</thead>
</table>

1.13 land holdings (in acres)

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Category</th>
<th>Dry Before</th>
<th>Dry After</th>
<th>Wet Before</th>
<th>Wet After</th>
<th>Total Before</th>
<th>Total After</th>
</tr>
</thead>
</table>

1. Land owned
2. Land Leased Out
3. Land leased in

---

Total cultivated land

---

Note: *H H – Head of the household.
1.14.1 1. Own land: a) Inherited b) Purchased gift c) Given free by Government

2. Value of land (Rs.) 3. Conditions of lease (Period/rent)


1.14. Are you a customer of the RRB Branch? Yes ( ) No ( )

PART - II

II. Details of borrowings from KGB (All Purposes)

<table>
<thead>
<tr>
<th>Details</th>
<th>Purposes</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1 Date of application</td>
<td></td>
</tr>
<tr>
<td>2.2 Date of Sanction</td>
<td></td>
</tr>
<tr>
<td>2.3 Credit limit</td>
<td></td>
</tr>
<tr>
<td>2.4 Amount borrowed</td>
<td></td>
</tr>
<tr>
<td>2.5 Scheme</td>
<td></td>
</tr>
<tr>
<td>2.6 Application Fee &amp; other charges</td>
<td></td>
</tr>
<tr>
<td>2.7 Rate of interest</td>
<td></td>
</tr>
<tr>
<td>2.8 Subsidy</td>
<td></td>
</tr>
<tr>
<td>2.9 Security</td>
<td></td>
</tr>
<tr>
<td>2.10 Repayment:</td>
<td></td>
</tr>
<tr>
<td>1. Period/Date</td>
<td></td>
</tr>
<tr>
<td>2. Installment</td>
<td></td>
</tr>
<tr>
<td>3. Principal</td>
<td></td>
</tr>
<tr>
<td>4. Interest</td>
<td></td>
</tr>
</tbody>
</table>
2.11 Balance

2.11.1. Principal:

2.11.2. Interest:

2.11.3 Who helped you in getting back loan?

- a) On own
- b) Bank officers
- c) Govt. officials
- d) Party workers
- e) Others (Specify)

2.11.4 Did you face any problem while getting loan?

- a) Security
- b) Commission/Bribe
- c) Others (Specify)

2.11.5 1. Is the loan money diverted?

   Yes ( )  No ( )

2. If Yes

   a) Purpose
   b) Amount

PART - III

3.1 Cropping pattern and yield (Production)

<table>
<thead>
<tr>
<th>Category</th>
<th>Name of the Crop</th>
<th>Variety</th>
<th>Season</th>
<th>Area (Acres)</th>
<th>Total cost of Dry</th>
<th>Total cost of Cultivation</th>
<th>Yield value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dry</td>
<td>HYV/Local From To</td>
<td>Irri Dry</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wet</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.1.1 Adoption of HYV: Year: Crops: Variety: Area:
3.2 Agricultural produce sold during the last year.

<table>
<thead>
<tr>
<th>Name of the product</th>
<th>Quality sold</th>
<th>Sale value</th>
</tr>
</thead>
</table>

3.3 Subsidiary Occupation:

<table>
<thead>
<tr>
<th>Occupation</th>
<th>No. of animals</th>
<th>Annual Income (Rs.)</th>
<th>Net Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>B°</td>
<td>A°</td>
</tr>
<tr>
<td>1. Dairying</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Poultry</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Sheep/Goat rearing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Others (Specify)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.4 Changes in Irrigation pattern and area:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Before</th>
<th>After</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total Area</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Area Irrigated</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Area operated</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.4.1 Levelling of land (if any)

(1) Area: (2) Amount of Spent:

3.4.2 Do you water to your neighbouring farmers? Yes ( ) No ( )

If yes, (1) Area: (2) Rates;

Note: *B A – Before and After *Q T – Quantity and Value
### 3.5 Input use and cost (Value in Rs.)

<table>
<thead>
<tr>
<th>Crops (seasonwise)</th>
<th>Seeds</th>
<th>Manure</th>
<th>Chemical fertilizer</th>
<th>Pesticides</th>
<th>Insecticide</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>*Q</td>
<td>*V</td>
<td>Q</td>
<td>V</td>
<td>Q</td>
</tr>
<tr>
<td></td>
<td>*B</td>
<td>*A</td>
<td>A</td>
<td>B</td>
<td>A</td>
</tr>
</tbody>
</table>

### 3.5.2 Irrigation charges/water from neighbours/diesel/electricity:

### 3.5.3 Transport charges (Input/Output):

### 3.5.4 Other expenses:

### 3.5.5 Labour use and cost

<table>
<thead>
<tr>
<th>Crops</th>
<th>Operations</th>
<th>Human</th>
<th>Animal (pair)</th>
<th>Machine</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Own</td>
<td>Own</td>
<td>Hired</td>
</tr>
<tr>
<td>Seasonwise</td>
<td></td>
<td>Own</td>
<td>Hired</td>
<td>Own</td>
</tr>
<tr>
<td>*N.D</td>
<td>*W</td>
<td>N.D</td>
<td>W</td>
<td>N.D</td>
</tr>
<tr>
<td>B</td>
<td>A</td>
<td>B</td>
<td>A</td>
<td>B</td>
</tr>
</tbody>
</table>

---

### PART IV

IV. 4.1 For Dairy/Sheep and Goat/Cart and bullocks loan borrowers.

4.1.1 Animal Purchased:

4.1.2 Number:

4.1.3 Variety:

4.1.4 1) No. existing before Loan: 2) Newly born: 3) Dead: 4) Sold: 5) Present No:

Note: *B *A – Before and After, *Q *V – Quantity and Value

*N.D W – No of days and wages
4.2 Any previous experience/training: Yes ( ) No. ( )

4.3 1) Cattle shed: Yes ( ) No ( )

2) Method of feeding: Stall-fed / Grazing

4.4 Cost of maintenance:

<table>
<thead>
<tr>
<th>Items</th>
<th>Own</th>
<th>Purchased</th>
<th>Value (Rs)</th>
<th>Veterinary/repair charges</th>
</tr>
</thead>
</table>

4.5 Labour

<table>
<thead>
<tr>
<th>Labour (Nos)</th>
<th>Wages</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before</td>
<td>After</td>
</tr>
</tbody>
</table>

Own

Hired

4.6 Production

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Name</th>
<th>Before</th>
<th>After</th>
</tr>
</thead>
</table>

1. Milk
2. Butter
3. Manure
4. Wool
5. Meat
6. Other (Specify)
### 4.6 Marketing

<table>
<thead>
<tr>
<th>Sold to</th>
<th>Quantity</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before</td>
<td>After</td>
</tr>
</tbody>
</table>

1. Local area
2. Co-operative Society
3. Hotel
4. Milk Vender
5. Other (Specify)

### PART -V

5.1 Name of the trade and business/Industry:

1. Occupation by Caste: 2. Date of establishment:
3. Any previous experience/Training:

5.2 Place of business/Production:

5.2.1. (1) Shop  (2) Shed  (3) House
5.2.2. (1) Owned  (2) Rented

If 'rented' rent (per month):

5.3 Goods purchased (Trade and business)

1) From: 2) Value 3) Quantity: 4) Distance;
5) Transport & Communication charges;
6) Present stock (Value in Rs.)

5.4 Tools and Machines:

<table>
<thead>
<tr>
<th>Name</th>
<th>Old</th>
<th>New (Out of loan)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>Value B</td>
</tr>
<tr>
<td>BAB</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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5.5 Input, raw material and fuel (including water & electricity)

<table>
<thead>
<tr>
<th>Name</th>
<th>Source</th>
<th>Qty</th>
<th>Value (Rs)</th>
<th>Transport &amp; Comm. (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Before</td>
<td>After</td>
</tr>
</tbody>
</table>

5.6 Labour and production

<table>
<thead>
<tr>
<th>Labour</th>
<th>Production</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own (No.)</td>
<td>Hired</td>
</tr>
<tr>
<td>Nos</td>
<td>Wage</td>
</tr>
<tr>
<td>B A B A</td>
<td>B A B A</td>
</tr>
</tbody>
</table>

5.6 Subsidiary/off season occupation.

<table>
<thead>
<tr>
<th>Occupation/s</th>
<th>No. of days/output</th>
<th>Wage/Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before</td>
<td>After</td>
<td>Before</td>
</tr>
</tbody>
</table>

5.8 Marketing sales:

1. Name of the commodity:
2. Sold to:
3. Quantity (daily/weekly):
4. Price per unit:
5. Transport and communication:
6. Profit margin

5.8.1. Production and sales run through out the year;

Yes ( ) No ( )
5.8.2. If 'No' for how many days or months:

**PART - VI**

6.0 Assets owned and value and Income:

6.1 Live stock

<table>
<thead>
<tr>
<th>Name</th>
<th>No.</th>
<th>Year &amp; Value of purchase</th>
<th>Production/Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Bullocks</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Cows</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Buffaloes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Calves</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Sheep</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Goat</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Poultry Birds</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Others (Specify)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6.2 Agricultural Implements:

<table>
<thead>
<tr>
<th>Name</th>
<th>No.</th>
<th>Year/Amount purchased</th>
<th>Income from hire out Before</th>
<th>After</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Bullock Card</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Plough</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Seed Drill</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Tractor/Tiller</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Pumpset</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Farm House</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Gobar Gas</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Other (Specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### 6.3 Household articles:

<table>
<thead>
<tr>
<th>Name</th>
<th>No.</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>A</td>
</tr>
<tr>
<td></td>
<td>B</td>
<td>A</td>
</tr>
</tbody>
</table>

1. Bicycle
2. Motor Cycle
3. Radio/T.V.
4. Tape Recorder
5. Clock
6. Wrist watch
7. Tables
8. Utensils
9. Chairs
10. Others (Specify)

### 6.4 Household Assets:

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Description</th>
<th>Value in Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Before</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Land
2. Livestock
3. Household property
4. Jewellery
5. Other things

Total
6.5 Employment and income earnings particulars:

<table>
<thead>
<tr>
<th>Details</th>
<th>Employment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Agricultural</td>
</tr>
</tbody>
</table>

1. Adults
   a) Male
   b) Female
2. Children:
   a) Male
   b) Female

Total

6.6 Family expenditure:

<table>
<thead>
<tr>
<th>Items of the expenditure</th>
<th>Before (Rs.)</th>
<th>After (Rs.)</th>
</tr>
</thead>
</table>
1. Food Articles          |              |             |
2. Clothing               |              |             |
3. Shelter                |              |             |
4. Health                 |              |             |
5. Medical                |              |             |
6. Education              |              |             |
7. Others (Fuel, lighting, consumer durable) | | |

Total

6.7 Special family expenditure

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Items of the expenditure</th>
<th>Before (Rs.)</th>
<th>After (Rs.)</th>
</tr>
</thead>
</table>
1. Marriage           |                          |              |             |
2. Maternity & naming| Ceremony                 |              |             |
3. Others (Specify)   |                          |              |             |
6.8 Savings and other incomes:

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before</td>
</tr>
</tbody>
</table>

1. Deposits (Commercial bank/PRB)
2. Co-op. Deposit/Shares
3. Chit fund
4. Pension/Rent
5. Loans to others
6. Others (Specify)

6.9 What are your deposits in the local institutions or RRB:

<table>
<thead>
<tr>
<th>Name of the Bank</th>
<th>Type of deposit</th>
<th>Amount</th>
</tr>
</thead>
</table>

Total

6.10 Other institutions

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
</table>

1. Post Office
2. L.I.C.
3. Others (Specify)

Total

6.11 Loans overdue if any:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Amount</th>
<th>Reasons for over due</th>
</tr>
</thead>
</table>
7.0 Opinion on banking service:

7.1 Loan Procedure:

7.2 Staff treatment:

7.3 Loan amount:

7.4 Distance to the Bank:
1. Near 2. Away 3. Far away

7.5 Rate of Interest:
1. Low 2. Reasonable 3. High

7.6 Repayment Duration:
1. Short 2. Sufficient 3. Long

7.7 Security to the loan:
1. Average 2. Rigid 3. Flexible

7.8 What are your suggestions for improving the working of your local credit institutions?