Annexure 1
QUESTIONNAIRE
Research Topic: Agricultural Management in Aurangabad District.
NOTE: This questionnaire is used for the doctoral research in Economics for Academic Purpose.

Part A (General)

1. Name ____________________________
   Surname ___________ Name ___________ Father’s/Husband Name ___________

2. Address: Village ___________ Block _______ Taluka ________

3. What is your Land Holdings? ____________________________
   a. Below 2.5 acres (Marginal)
   b. 2.5 acres to 5 acres (Small)
   c. Above 5 acres (Big)

4. What is the Status of irrigation? ____________________________
   a. Dry Land   b. Irrigated

5. What is your annual Income? Rs. ____________________________
   a. Up to 10,000
   b. 10,000 - 20,000
   c. 20,000 - 30,000
   d. 30,000 - 40,000
   e. 40,000 - 50,000
   f. 50,000 and above

6. What is your total annual family expenditure? Rs. ____________________________
   a. Up to 5,000
   b. 5,000 to 10,000
   c. 10,000 - 15,000
   d. 15,000 - 20,000
   e. 20,000 - 25,000
   f. 25,000 and above

7. What is the total borrowing from all sources? Rs. ____________________________
   a. Up to 5,000
   b. 5,000 to 10,000
   c. 10,000 - 20,000
   d. 20,000 - 30,000
   e. 30,000 and above
8. What is your family size? (Number of persons) __________________________
   a. 1-2
   b. 3-4
   c. 5
   d. 6-7
   e. 8-9
   f. 10 and above

9. What are your credit needs for crops? Rs. ____________________________
   a. Up to Rs. 5,000
   b. 5,000-10,000
   c. 10,000 - 15,000
   d. 15,000 - 20,000
   e. 25,000 - 50,000
   f. above 50,000

10. What are your credit needs for irrigation purposes? Rs. ________________
    a. 10,000-25,000
    b. 25,000-50,000
    c. 50,000-75,000
    d. 75,000 - 1,00,000
    e. Above 1,00,000

11. What are your credit needs for land development? Rs. ________________
    a. 10,000-25,000
    b. 25,000-50,000
    c. 50,000-75,000
    d. 75,000 - 1,00,000
    e. Above 1,00,000

12. What are your credit needs for farm mechanization? Rs. ______________
    a. 10,000-25,000
    b. 25,000-50,000
    c. 50,000-75,000
    d. 75,000 - 1,00,000
    e. Above 1,00,000

13. What are your credits needs for marketing storage of produce? Rs. ________
    a. 10,000-25,000
    b. 25,000-50,000
    c. 50,000-75,000
    d. 75,000 - 1,00,000
    e. Above 1,00,000
14. What are your credit needs for social ceremonies? Rs. ________________
   a. 1,000-2,000
   b. 2,000-4,000
   c. 4,000-6,000
   d. 6,000-8,000
   e. 8,000-10,000
   f. Above 10,000

15. What are your credit needs for consumption? Rs. ________________
   a. 1,000-2,000
   b. 2,000-4,000
   c. 4,000-6,000
   d. 6,000-8,000
   e. 8,000-10,000
   f. Above 10,000

16. What are the purposes for which you borrow? Rs. ________________
   a. Consumption
   b. Festivals and marriages
   c. Annual crop needs
   d. Irrigation
   e. Land Development
   f. Mechanization

17. What are the agencies from which you generally borrow? ________________
   a. Private money-lenders
   b. Friends and relatives
   c. PACS
   d. Co-operative Banks
   e. Gramin Bank
   f. Nationalized banks
   g. Others
PART B
Attributes of Agricultural Credit Management

Please express your opinions regarding the following points? (Tick mark the appropriate box)

18. Have you availed crop loan?
   Availed ☐ Not availed ☐

19. Have you availed farm mechanization loan?
   Availed ☐ Not availed ☐

20. Have you availed minor irrigation loan?
   Availed ☐ Not availed ☐

21. Have you availed major irrigation loan?
   Availed ☐ Not availed ☐

22. Have you availed consumption loan?
   Availed ☐ Not availed ☐

23. Have you availed loan for repayment of private debts?
   Availed ☐ Not availed ☐

24. Have you availed loan for horticulture scheme?
   Availed ☐ Not availed ☐

25. Have you availed loan for marketing of agriculture produce?
   Availed ☐ Not availed ☐

26. What is your opinion about the amount of loan?
   Sufficient ☐ Non-Sufficient ☐

27. What is your opinion about installment amount?
   Reasonable ☐ Not reasonable ☐

28. What is your opinion regarding interest rate structure?
   High ☐ Low ☐

29. What is your opinion regarding time delivery of credit?
   Timely ☐ Delayed ☐

30. What is your opinion regarding application process timings?
    Timely ☐ Delayed ☐

31. What is your opinion regarding documentation procedure?
    Easy ☐ Complex ☐

32. What is your opinion regarding documentation cost?
    High ☐ Low ☐

33. Have you used the loan for the same purpose for which it was taken?
34. What is your opinion regarding bureaucratic approach of the institutions?
   Rigid □ □ Liberal □ □

35. What is your opinion about the behaviour of bank staff?
   Co-operative □ □ Non-cooperative □ □

36. What is your opinion about the approach of the Panchyat Sammeetti?
   Co-operative □ □ Non-Co-operative □ □

37. What is your opinion about the approach of PACC?
   Co-operative □ □ Non-Co-operative □ □

38. What is your opinion about the degree of political influence in getting loan?
   High □ □ Low □ □

39. Has any credit officer visited your house/farm before sanctioning the loan?
   Yes □ □ No □ □

40. Has any credit officer visited your house/farm after sanctioning the loan?
   Yes □ □ No □ □

41. Has any credit officer visited your house/farm for verifying the assets?
   Yes □ □ No □ □

42. Have you obtained asset insurance?
   Yes □ □ No □ □

43. Have you obtained personal insurance?
   Yes □ □ No □ □

44. What is the position of your borrower account regarding repayment?
   Regular □ □ Irregular □ □

45. Does the institution from which you borrow serve over due notices regularly?
   Timely □ □ Delayed □ □

46. What is the recovery method generally adopted by the lending institutions?
   Legal □ □ Non-legal □ □

47. What is your opinion regarding decree execution?
   Liberal □ □ Not Liberal □ □

48. Does the lending institution give stress on mortgage of land?
   Yes □ □ No □ □

49. Does the lending institution give stress on personal guarantee?
   Yes □ □ No □ □
50. Does the lending institution give stress on obtaining Kisan Credit Cards?  
   Yes ☐  No. ☐

51. What is the lending institution's attitude regarding one time comprise settlement?  
   Liberal ☐  Not liberal ☐

52. What is your opinion regarding delivery of subsidy?  
   Timely ☐  Delayed ☐
ANNEXURE - II

AGRICULTURAL CREDIT MANAGEMENT (ACM)
Testing of Hypothesis By Way of Obtaining Questionnaire from the Farmers and Its Results (Responses)

Timely - 40%  Credit Delivery  Delayed - 56%

Availed - 49%  Crop Loan  Not Availed - 51%

Availed - 39%  Term Loan for Farm Mechanization  Not Availed - 61%

Availed - 52%  Term Loan for Minor Irrigation  Not Availed - 48%

Availed - 12%  Major Irrigation  Not Availed - 88%

Availed - 38%  Consumption Loan  Not Availed - 62%

Availed - 28%  Term Loan for Repayment of Private Debts  Not Availed - 72%

Availed - 56%  Term Loan for Horticulture  Not Availed - 44%

Availed - 50%  Term Loan for Marketing of Agricultural Products  Not Availed - 50%

ACM
SOURCE: Field Survey