SCHEDULE I

GROWER

1.0 General

1.1 Name and Address

1.2 Educational qualification : a) upto 5th Standard
b) 6th-10th standard
c) Higher Secondary
d) degree

1.3 Experience in banana cultivation : a) upto 5 years
b) 6 years 10 years
c) 11 years to 15 years
d) Above 15 years

1.4 Area of cultivation cropwise:

<table>
<thead>
<tr>
<th>Name of the crop</th>
<th>Owned lands</th>
<th>Leased lands</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banana</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other crops</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1.5 Fixed Assets (other than land) used in banana cultivation.

Name of the Asset Value in Rs. Rate of Depreciation

Agricultural implements

Electric motor
Oil Engine
Bullock cart
Tractor
Bullocks
Power sprayer
Hand sprayer
2.0 Banana Cultivation

2.1 Cultivation season varieties

a) Poovan
b) Rastali
c) Nenthiran
d) Robusta
e) Karpuravalli

2.2. Whether crop rotation system is followed  

Yes/No

2.3 a. Whether Ratoon crop is allowed  

Yes/No

b. If yes, state the variety

2.4 a. Whether suckers are bought  

Yes/No

b. If yes, state the reason

2.5 a. Whether cultivation of banana is for cutting leaves  

Yes/No

b. If yes state the area of cultivation

2.6 Number of suckers to be planted in one acre varietywise

2.7. a. Whether inter-crop cultivation is adopted  

Yes/No

b. If yes Name the inter-crop  

1) Black gram
2) Ground nut
3) Others

c. If no, state the reasons  

a) Age of banana crop is increased
b) Planting season not suited for inter-crop
c) Spread of diseases
d) Yield is affected.

3.0. Fertilizer application and plant protection.

3.1. Quantity of fertilizer applied per plant

Natural Manure
Chemical fertilizers:
Urea
Potash
Ammonium Sulphate
Others
3.2. Timing of fertilizer application from the date of planting
   a. At the time of planting
   b. Between 75 and 90 days.
   c. Between 135 and 150 days
   d. After flowering

3.3. Diseases that affect banana
   a. Leaf spot disease
   b. Panama wilt
   c. Bunchy top
   d. others

3.4. Name the pesticide that control the diseases

3.5. Other plant protection measures
   a. Proper irrigation
   b. Cleaning the dry leaves
   c. Propping the tree

3.6. a. Do you have the practice of propping Yes/No
      b. If yes, how many poles No. of poles cost
         you have per acre

3.7. Do you know about crop insurance Yes/No

3.8. Have you taken the crop insurance Yes/NO

4.0. Irrigation and Maintenance:

4.1. Method of irrigation:
   a. River
   b. Well
   c. Filter point/borewell
4.2. Frequency of irrigation:
   a. Once in a week
   b. Once in Ten days
   c. Once in a fortnight

4.3. a. Whether new suckers are removed periodically
   Yes/No
   b. If yes, specify the time interval

4.4. a. Whether the land is ploughed before planting
   Yes/No
   b. If yes, specify the number of times
   c. If no, give reasons.

4.5. State the number of times the earthing up of the soil is undertaken

4.6. State the number of times the irrigation/drainage canal is cleared in the garden

4.7. a. Whether security arrangements are made to protect banana crop
   Yes/No
   b. If yes state the expense for security and fencing

5.0. Sales

5.1. a. Whether bunches of banana are sold without auction
   Yes/No
   b. If yes state the intermediary to whom it is sold
      a. Pre-harvest contractors
      b. Wholesalers
      c. Others

5.2. If sold through auction name the intermediary
      a. Auctioneers
      b. Regulated Market
      c. Co-operative Marketing Society
5.3. Expense and commission in Auction

<table>
<thead>
<tr>
<th>Name of the Intermediary</th>
<th>Handling charge per bunch</th>
<th>commission</th>
<th>Municipal Toll</th>
</tr>
</thead>
<tbody>
<tr>
<td>Auctioneers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regulated market</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Co-operative Marketing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Society</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5.4. State your opinion regarding the services of the various intermediaries

Good  Satisfactory  Average  Poor  Very poor

a. Contractor
b. Auctioneers
c. Regulated market
d. Co-operative society
e. Wholesalers

5.5. Terms of sales

a. Cash
b. Credit
c. Both

5.6. If sold on credit, state the period of credit

5.7. If sold to the contractor time of confirming the price

a. At the time of receiving advance
b. Just before cutting

5.8. Factors determining the price the bunches

a. Uniform price
b. Based on the size of
5.9. Expense of cutting and loading the bunch born by:

<table>
<thead>
<tr>
<th>Cutting Expense</th>
<th>Loading Expense</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Grower</td>
<td>b. Trader</td>
</tr>
</tbody>
</table>

5.10. Transport cost born by:

a. Grower
b. Trader

6.0. Fiance

6.1. Source of finance: owned/borrowed

6.2. If borrowed state the agency from whom borrowed:

a. Co-operative Society
b. Commercial bank
c. Contractor
d. Auctioneer
e. Private loan

6.3. State the rate of interest on loan

6.4. Terms of repayment:

a. After harvest
b. In instalment
c. Adjusting on the sale price by the trader

6.5. a. Whether the available credit is adequate Yes/No
       b. If 'No', how the deficit is adjusted

7.0. Gross Income

7.1. Sale of bunches
7.2. Sale of leaves
7.3. Sale of suckers
7.4. Net Income from inter-crop.
Data on cost of cultivation per acre

I. Preparatory Expenses
   a. Ploughing
   b. Digging the pit
   c. Planting the suckers
   d. Digging the irrigation canal.

II. Cost of materials:
   a. Suckers
   b. Pesticides
   c. Cost of chemical fertilizers
   d. Cost of Natural manure

III. Labour for pesticide application
     Labour for Fertilizer application

IV. Irrigation maintenance
   a. River irrigation
   b. Filterpoint /Borewell
   c. Electric Motor
   d. Oil Engine

V. Maintenance cost
   a. Fuel cost
   b. Depreciation cost
   c. Earthing up of the soil

VI. Labour for cleaning the irrigation canal.

VII. Labour for removing dry leaves

VIII. Depreciation cost of agricultural implements

IX. Depreciation cost of propping materials

X. Insurance premium

XI. Land tax
XII. Marketing Expenses

   a. Cutting Expenses
   b. Loading charges
   c. Transport cost
   d. Unloading charges
   e. Auctioneer's commission
   f. Market charges

XIII. Financial charges:

   a. Interest on working capital
   b. Interest on fixed investment

XIV Rent for the land

   a. Cost of lease
   b. National rent in the case of owned land
SCHEDULE II
TRADER

1.0 General
1.1 Name and Address
1.2 Age
1.3 Sole trader/Partnership
1.4 Category of the trader
   a. Wholesaler/Retailer
1.5 If retailer, kind of retailer
   a. Street Vendor
   b. Pavement vendor
   c. Fixed shop
1.6 Experience in business
1.7 Educational qualification

2.0 Capital
   a. Owned
   b. Borrowed
   c. Total

2.2 Source borrowing

<table>
<thead>
<tr>
<th>Name of the Agency</th>
<th>Amount</th>
<th>Period</th>
<th>Interest rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank credit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private Loan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trade credit</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.0 Method of buying
3.1 Agency from whom bought
   a. Producers
   b. Contractors
c. Auctioneers
d. Other traders

3.2 Do you specialise in a
    Particular variety of banana  Yes/No

3.3 If yes, give reasons
   a. Increased Demand
   b. Continuous supply
   c. Other reasons

3.4 Frequency of purchase
   a. Daily
   b. Alternate days
   c. Twice in a week
   d. Once in a week

3.5 Sorting of fruits on the basis of
   a. Size
   b. Colour

3.6 Problem in buying
   a. Finance
   b. Competition from the traders
      of distant market

4.0 Procurement and other Expenses

4.1 Terms of buying
   a. Cash terms
   b. Credit terms

4.2 If on credit, state the period of credit

4.3 If purchased from the grower
    whether payment is made
   a. Immediately
   b. After few days

4.4 Cost of transportation (inward) from the field
    per 100 bunches

4.5 Average loss of quantity in percentage

5.0 Sales
5.1 Bunches of banana are sold to
a. Street vendor
b. Petty traders
c. Other retailers
d. Consumers

5.2 Annual sales in the previous financial year

<table>
<thead>
<tr>
<th>No of Bunches</th>
<th>value</th>
</tr>
</thead>
</table>

6.0 Price

6.1 Price determination based on
a. Demand
b. Size

6.2 Price fluctuation is due to
a. Changes in demand
b. Changes in supply

7.0 Others

7.1 If fruit canning centre is opened will it affect your business Yes/No

7.2 If yes, give reasons
SCHEDULE III
Auctioneers

1 Name and Address

2 Age : a. Upto 25 years
       b. 26 to 40 years
       c. 41 to 55 years
       d. Above 55 years

3 Educational qualification : a. Upto 10th Standard
                            b. Higher Secondary
                            c. Degree

4 Experience in business : a. 5 years
                         b. 6 to 10 years
                         c. 11 to 15 years
                         d. Above 15 years

5 Capital invested : Own Capital
                   Borrowed
                   Total

6 If borrowed, state the source, amount, rate of interest :

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
<th>Rate of interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private loan</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7 Source of supply : a. Surrounding places
                     b. Tanjore
                     c. Pudukkottai
                     d. Trinelveli

8 Do you buy directly without auction : Yes/No

   a. If yes, give reasons

9 Average no. of bidders per day :
10 a. Whether traders outside Gandhi Market are permitted to participate in bidding: Yes/No
b. If no, give reasons

11 a. Whether advance is given to growers/contractors: Yes/No
b. If yes, state the amount of advance, rate of interest

12 a. Whether amount is paid to the grower/contractor immediately after the auction: Yes/No
b. If no, time taken for settling the account

13 a. Whether traders pay the price immediately after auction: Yes/No
b. If No, specify the time taken by them

14 State the reason for selecting your shop by the grower/contractor: a. Receipt of advance
b. Friendliness
c. Proper service

15 State the deductions from the auction amount: a. Unloading charges
b. Municipal toll
c. Others if any

16 State the percentage of commission:

17 a. Whether your business is affected by the auction conducted by the Regulated Market/Co-operative Society: Yes/No

18 a. If fruit canning centre is started will it affect your business: Yes/No
b. State the reason for your answer
# SCHEDULE IV

**Institutional Agency**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Name of the institution :</td>
</tr>
<tr>
<td>2</td>
<td>How long banana auction is conducted :</td>
</tr>
<tr>
<td>3</td>
<td>Whether the fund of the institution is used to pay the growers :</td>
</tr>
<tr>
<td>4</td>
<td>If yes, how much money is used for this purpose :</td>
</tr>
<tr>
<td>5</td>
<td>Whether there is dependence on the trader of the distant market : Yes/No</td>
</tr>
<tr>
<td>6</td>
<td>If so, to what extent :</td>
</tr>
<tr>
<td>7</td>
<td>Whether the arrival is regular :</td>
</tr>
<tr>
<td>8</td>
<td>State the number of traders participating in the auction :</td>
</tr>
<tr>
<td>9</td>
<td>Season of increased arrival :</td>
</tr>
<tr>
<td>10</td>
<td>State the number of growers selling their bunches regularly through the Institutional Agency :</td>
</tr>
<tr>
<td>11</td>
<td>Whether payment to the grower is made immediately after auction : Yes/No</td>
</tr>
<tr>
<td>12</td>
<td>If not, time taken to settle the amount due to the grower :</td>
</tr>
<tr>
<td>13</td>
<td>Whether the sale through auction is made on credit : Yes/No</td>
</tr>
<tr>
<td>14</td>
<td>If yes, state the period of credit allowed to the traders : Yes/No</td>
</tr>
</tbody>
</table>
15 Whether there is any overdue from the traders who bought on credit:

16 State the reason for grower's preference to sell through your organisation:
   a. Nearness
   b. Quality of service

17 Whether membership fee is collected from the growers:
   Yes/No

18 If yes state the amount:

19 Whether any service charge is collected from the grower:
   Yes/No

20 If yes, state the percentage:

21 No of bunches auctioned in the last five years-yearwise:

22 Is there any increase or decrease in the arrival of bunches:

23 If so, give reasons:
## SCHEDULE V

**Pre-harvest contractors**

1.0 **General**

1.1 Name and Address

1.2 Experience in banana trade
   - a. Upto 5 years
   - b. 6 to 10 years
   - c. 11 to 15 years
   - d. Above 15 years

1.3 Area of banana cultivation
   - a. Owned lands
   - b. Leased lands

1.4 Total trading of bunches for the last season
   - a. Through own cultivation
   - b. Through contract
   - c. Total

1.5 Varieties cultivated
   - a. Poovan
   - b. Rastali
   - c. Nenthiran
   - d. Robusta
   - e. Karpuravalli

1.6 Reason for cultivating particular variety
   - a. Short period
   - b. Pest resistant
   - c. Suitability of the soil
   - d. More profit

1.7 Cutting and loading expenses are incurred by
   - a. Producer
   - b. Contractor

1.8 Basis of determining the contract price
   - a. Uniform price
   - b. Size of the bunch
   - c. Time of harvesting
2.0 Finance

2.1 Capital invested in business : a. Own capital
   b. Borrowed capital
   c. Total

2.2 Source of borrowed capital : a. Commercial bank
   b. Private loan
   c. Auctioneers

2.3 a. Whether advance is given to growers : Yes/No
   b. If yes, state period of credit and rate of interest charged :

2.4 Advance given in the previous year with number of growers borrowed :

3.0 Transportation

3.1 Transport mode used : a. Lorry
   b. Van
   c. Tyre cart
   d. Bullock cart

3.2 Distance of the nearest market :

4.0 Sales

4.1 Whether sold in the nearby market or to a distant wholesaler : a. Nearby market
   b. Distant wholesalers

4.2 If sold in the nearby market, give reasons for such a sale : a. Nearness
   b. Prior commitment due to borrowings
   c. Other reasons