UNIVERSITY OF POONA

Study of Impact of Institutional Credit on Rural Poor

INTERVIEW SCHEDULE

<table>
<thead>
<tr>
<th>Date of Interview</th>
<th>Financing Branch</th>
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<tbody>
<tr>
<td>Name of Gram Panchayat</td>
<td>Bank Name</td>
</tr>
<tr>
<td>(Block Name)</td>
<td>Purpose of Loan</td>
</tr>
<tr>
<td>Name of Borrower</td>
<td>Programme</td>
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---------------------------------------------
PART I : PERSONAL (SOCIO-ECONOMIC PROFILE)

1) Category to which he belongs
   - Landed (SF/MF)/Landless/Skilled Artisan

2) OCCUPATION :
   a) Primary
      - Cultivation/Livestock raising/farm labour/non-agricultural/private salaried employment
   b) Secondary
      - Cultivation/livestock raising/farm labour/non-agricultural/private salaried employment

3) Caste (name & category)
   - SC/ST/BC/Others

4) Age
   - ___ Years

5) Sex
   - Male/Female

6) Literacy status
   - Illiterate/can read only/can read and write/matriculate

7) Family type
   - Joint/nuclear

8) Family size
   - | ADULTS | MINOR | TOTAL |
     | Work- | Non- | Work- | Non- |
     | ing | working | ing | working |

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9) Land holding (acreage) | OWNED | LEASED | TOTAL

Of which:

a) Irrigated
b) Unirrigated
c) Cultivated

10) Sources of Irrigation

Canal/lift/well/tank/any other (specify)/not applicable

11) Adoption of farm technology

a) Use of high yielding variety/improved breed/artificial insemination, etc.
b) Use of fertiliser/concentrate feed, etc.
c) Use of plant protection chemicals, vaccination, quality consciousness, any other innovation adopted like soil testing (specify)

12) Entrepreneurship

a) Have you undergone any training?
b) Have you any traditional expertise?
c) Have you adequate experience in the line of activity? (Indicate number of years)

13) Social Participation

a) Member in one organisation
b) Member in more than one organisation
c) Office Bearer
PART - II : PARTICULARS OF LOAN AVAILMENT & UTILISATION

(To be filled in from the branch papers)

1) Purpose of Loan/ Project envisaged

2) Unit Cost
   a) Bank Loan
   b) Subsidy

3) Interest Rate (per annum)

4) Date of Loan Application

5) Date of sanction

6) Date of disbursement

7) Date of adjusting subsidy

8) REPAYMENT TERMS :
   a) Gestation, if any
   b) Periodicity
   c) No.of instalments
   d) Amount per instalment
   e) Actual demand as on date
   f) Actual recovery so far
   g) Overdues
   h) Overdues as %age of demand
   i) Remarks

9) Since when Bank's customer

10) Any other Remarks
(iv)

(To be ascertained from the Beneficiary)

1) Project undertaken
2) Is the activity you have wished?
3) What is the basis for undertaking the activity?
   Traditional occupation/Profitable proposition/Nothing in special/any other (specify)
4) Source of Credit Information
   Gram Sevak/Panchayat Member/Sarpanch/Neighbours/Bank Staff/Other project staff/any other (specify)
5) Is it a group venture?
6) Actual investment made (break-up)
   a) Cost of asset
   b) Installation/transportation charges
   c) Any other incidental expenditure
7) Is the loan amount adequate?
8) COST OF CREDIT:
    (other than interest)
   a) Towards loan application formalities
   b) Obtaining land abstract certificates, etc.
   c) Photo, etc.
   d) Stamp Paper
   e) Mortgage/other legal charges
   f) Travel expenditure
   g) Loss of wages
   h) Miscellaneous expenditure (specify)
9) Have you availed production loan? YES/NO
If no, indicate Not provided/No need.

10) Have you availed a second loan? YES/NO

11) Pending financial requirement (if any)

12) How much loan you have repaid so far?

13) Reasons for overdues:
   (a) Adequate additional income could not be generated.
   (b) Income generated spent on family consumption.
   (c) Repayment of old debts.
   (d) Replacement of asset due to break-down of the unit.
   (e) Any other reasons (specify)

14) Essential techno-economic parameters concerning the activity pursued by the beneficiary:
   (a) Agricultural Sector
   (b) Livestock Sector
   (c) ISB Sector
15) Reasons for less or no incremental income out of the project:
(a) Inadequate capital assistance
(b) Poor quality of item supplied
(c) Poor Marketing facility
(d) High maintenance cost
(e) Lack of supporting infrastructure
(f) Any other (specify)

16) Awareness about credit-linked development programme in operation:
(a) Do you know anything about PAP? YES/NO
(b) Are you aware that banks give loan for such investments? YES/NO
(c) Where from you come to know about that?
(d) Do you know who are eligible to borrow under the schemes? YES/NO
(e) Are you aware how much subsidy you are getting? YES/NO
(f) How much you have actually got?
(g) Do you know that even second/supplementary dose of assistance is available under the scheme? YES/NO
(h) Do you know that concessional/differential rate of interest is charged under the scheme? YES/NO
(i) Do you know that you have to pay back the loan with interest? YES/NO
(k) Are you aware of any special condition stipulated, easy instalment, etc.? YES/NO
(l) Any other question:
(vii)

17) Perception about institutional credit:

(a) Bank credit is cheap. YES/NO
(b) Availing loan through bank is cumbersome. YES/NO
(c) Many people have been greatly benefited by bank credit. YES/NO
(d) Bank credit is stimulative to start or run any enterprise. YES/NO
(e) If you repay the loan promptly, you are assured of another loan. YES/NO
(f) It takes long time to get a loan from the bank. YES/NO
(g) You can repay the bank loan in easy instalments. YES/NO
(h) Frequent visits to the branch affect day today work. YES/NO
(i) One should pay more attention to his farm/animal/unit to get more return out of bank investment. YES/NO
(j) Recently, loans have been written off. how do you feel about that? YES/NO
(k) What are the constraints you have come across in availing or utilising bank credit? YES/NO
(l) What are your suggestions for improving bank services for the rural poor, like loan for consumption, etc.? YES/NO
(m) Any other question:
PART-III : IMPACT PARAMETERS

1) LAND :

i) Size of Landholding

ii) Cropping Pattern (acres)

SEASON/CROP

a) Kharif
   Jowar
   Bajra
   Cotton

b) Rabi
   Jowar
   Wheat
   Gram

c) Summer

   ______
   ______

d) Annual/Perennial
   Horticulture Crops
   Sugarcane

e) Fallow

TOTAL ...

iii) Particulars of improvement in land made (if any)
2) **LIVESTOCK** : 

<table>
<thead>
<tr>
<th></th>
<th>NOW NO.</th>
<th>Value</th>
<th>EARLIER No.</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Milch animals</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Sheep and goat</td>
<td></td>
<td></td>
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<tr>
<td>Draught animals</td>
<td></td>
<td></td>
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<tr>
<td>Pigg</td>
<td></td>
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</tr>
<tr>
<td>Poultry</td>
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<tr>
<td>Any other (specify)</td>
<td></td>
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<tr>
<td><strong>TOTAL</strong></td>
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3) **HOUSE** : 

<table>
<thead>
<tr>
<th></th>
<th>NOW Owned</th>
<th>Rented</th>
<th>EARLIER Owned</th>
<th>Rented</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Kachcha</td>
<td></td>
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<td></td>
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<tr>
<td>b) Pucca</td>
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<td>c) Mixed</td>
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**TOTAL** :

Have you undertaken any repairs to the house recently?

4) **ASSETS POSSESSION**  

*(value in rupees)*

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<tr>
<th></th>
<th>NOW</th>
<th>EARLIER</th>
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<tbody>
<tr>
<td>1) Productive Assets :</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Non-residential buildings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Livestock</td>
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<td></td>
</tr>
<tr>
<td>c) Pumpset</td>
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<td></td>
</tr>
<tr>
<td>d) Mhote</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e) Agricultural implements/Artisan equipment</td>
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<td></td>
</tr>
<tr>
<td>f) Well &amp; field channels</td>
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<td></td>
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<tr>
<td>g) Any other (specify)</td>
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</tbody>
</table>
ii) Consumer Assets:
   a) Cycle, radio, watch, fan, etc.
   b) Any other (specify)

5) SAVINGS & INVESTMENT:
   i) Annual savings in financial assets (Cash/Bank Deposits/Post Office Savings/LIC/Private)
   ii) Gold, Jewellery, etc.
   iii) Lending to Others
   iv) Invested in business
   v) Any other (specify)

6) SOURCES & QUANTITY OF DEBT OUTSTANDING

   (a) Institutional Sources:
       COMMERCIAL BANKS -
       Term Loan
       Working Capital

       COOPERATIVE BANKS -
       Term Loan
       Working Capital

       ANY OTHER (specify)
       Term Loan
       Working Capital

       TOTAL ...
(b) Non-Institutional Sources:
   i) Friends/Relatives
   ii) Money-lenders
   iii) Any other (specify)
   TOTAL ...

7) CHANGES IN RESPECT OF EMPLOYMENT (man days)

   (a) Wage Employment:
       i) Adults
       ii) Working minor
       TOTAL *
       (* Wages per day Rs._____)

   (b) Self-Employment:
       i) Existing activity like desi cow
       ii) Due to farming
       iii) Due to project
       TOTAL ...

8) BASE INCOME (as on 31.3.1989)

Break-up
   a) Wage earnings
   b) Self-employment sources
   c) Out of existing assets like desi cow
   d) Out of farming
(xii)

e) Any other (specify)

TOTAL :

9) REDUCTION IN POVERTY GAP

Original Poverty Gap................................................. Rs.6400/-

LESS : base Income........................................................ Rs. ___

LESS : Additional Income................................................ Rs. ___

(X - Rs. ___ )............................................................. Rs. ___

LESS : Project Income (for Beneficiary only vide work sheet)..... Rs. ___

10) CONSUMPTION PATTERN (Rs.)

Expenditure on food :

Foodgrains
Milk
Egg and other NV items

TOTAL :

Non-food Expenditure :

Clothing
Medical
Education
Social Obligations
Any other (specify)

TOTAL: ...
Blank Worksheet for
Calculation of Incremental Income

Economic life of
the investment ____ Years

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<tr>
<th>Residual Value ___ %</th>
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1) **ANNUAL EXPENDITURE**

<table>
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<tr>
<th>Item</th>
<th>Quantity</th>
<th>Cost per Unit</th>
<th>TOTAL</th>
</tr>
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<tbody>
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<td>a)</td>
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<tr>
<td>e)</td>
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TOTAL :

2) **ANNUAL INCOME**

<table>
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<td>d)</td>
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TOTAL :

3) **NET INCOME** (2-1)

4) **LESS**: Income foregone (if any)
such as wages or pre-
development cropping pattern

5) **LESS**: Annual equated instalment
(CRF x Loan amount)

6) Annual surplus out of
the activity (project income)