Appendix-f
VIEW POINTS OF THE SAMPLE BORROWERS

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Variables</th>
<th>No.of Borrowers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Awareness on Loan Schemes:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>i) Yes</td>
<td>40</td>
<td>11.17</td>
</tr>
<tr>
<td></td>
<td>ii) No</td>
<td>318</td>
<td>88.83</td>
</tr>
<tr>
<td>2</td>
<td>Sources of Contact</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>i) Bank officials</td>
<td>120</td>
<td>33.52</td>
</tr>
<tr>
<td></td>
<td>ii) Fellow farmers</td>
<td>40</td>
<td>11.17</td>
</tr>
<tr>
<td></td>
<td>iii) Friends and relatives</td>
<td>30</td>
<td>8.38</td>
</tr>
<tr>
<td></td>
<td>iv) Local leaders</td>
<td>18</td>
<td>5.03</td>
</tr>
<tr>
<td></td>
<td>v) Development staff/B.D.O./ Ex.Officers</td>
<td>100</td>
<td>27.93</td>
</tr>
<tr>
<td></td>
<td>vi) Their own</td>
<td>50</td>
<td>13.97</td>
</tr>
<tr>
<td>3</td>
<td>Basis for selection of activity financed</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>i) Traditional occupation</td>
<td>184</td>
<td>51.40</td>
</tr>
<tr>
<td></td>
<td>ii) Decisions on the fellow farmers/neighbourer's experience</td>
<td>46</td>
<td>12.85</td>
</tr>
<tr>
<td></td>
<td>iii) Guided by the Bank/Govt.officials</td>
<td>128</td>
<td>35.75</td>
</tr>
<tr>
<td>4</td>
<td>Pre-sanction visit to the Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>i) Once</td>
<td>40</td>
<td>11.17</td>
</tr>
<tr>
<td></td>
<td>ii) Twice</td>
<td>48</td>
<td>13.41</td>
</tr>
<tr>
<td></td>
<td>iii) Thrice</td>
<td>254</td>
<td>70.95</td>
</tr>
<tr>
<td></td>
<td>vi) Four and more than four times</td>
<td>16</td>
<td>4.47</td>
</tr>
<tr>
<td>5</td>
<td>Pre-Sanction visits by the Branch officials</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>i) Once</td>
<td>60</td>
<td>16.76</td>
</tr>
<tr>
<td></td>
<td>ii) Twice</td>
<td>294</td>
<td>82.12</td>
</tr>
<tr>
<td></td>
<td>iii) Thrice</td>
<td>4</td>
<td>1.12</td>
</tr>
</tbody>
</table>
A. Adequacy of Loan

i) Received adequate loan 172 48.00
ii) Inadequate loan 186 52.00

B. Reasons for Inadequate Loan

i) Increased price of inputs 50 26.88
ii) Increased price of animals 100 53.76
iii) Inability to get/quality assets 20 10.75
iv) Increased cost of Agrl.operations 16 8.61

A. Timely Loan disbursement

i) Timely loan 301 84.08
ii) Delayed loan 57 15.92

B. Time-lag in loan disbursement

i) One month 22 38.60
ii) Two months 16 28.07
iii) Three months 19 33.33

Expenses incurred in availing the loan

i) No.of Borrowers incurred expenses 308 86.03
ii) No.of Borrowers not incurring expenses 50 13.97
iii) Average amount spent (Rs.) 127.50

Post-disbursement follow-up visits by the Bank officials

i) One time visit 112 46.67
ii) Two times 64 26.67
iii) Three times 30 12.50
iv) More than three times 34 14.16
10 A. Preference for Various Institutions

i) No. of Borrowers preferred RRB 308 86.03

ii) No. of Borrowers preferred Co-op. Soc. 12 3.35

iii) No. of Borrowers preferred Moneylender 20 5.52

iv) No. of Borrowers preferred Commercial Bank Branches 18 5.03

B. Reasons for preference of RRB

i) Timely and adequate credit 278 7.68

ii) Simple procedure 120 7.63

iii) Quick disposal 305 19.42

iv) Courteous and helpful staff 118 7.52

v) Technical guidance 62 3.94

vi) Advise in personal matters 57 3.62

vii) It is a small man's Bank 109 6.93

vii') Provision of consumption loan 72 4.58

ix) Politics in co-operatives 84 5.34

x) To avoid money lenders 275 17.49

xi) The only available nearer bank 92 5.85

* figures refer to multiple responses

11 Opinion on Rate of interest on Advances

i) Low 302 84.36

ii) Normal 56 15.64

iii) High

12 Suitability of Repayment Schedule

i) Suitable 294 82.12

ii) Not Suitable 64 17.88
Interview Schedule No. I

A STUDY ON THE PERFORMANCE OF PANDYAN GRAMA BANK / BRANCH

Respondents P.G.B. Bank Officials.

I  1. Name of the Bank/Branch :  
    2. District :  
    3. Address of the Branch :  
    4. Taluks covered by the Branch :  
    5. Blocks covered by the Branch :  
    6. Revenue villages covered by the branch :  
    7. Total population covered :  
       a. Total no. of small farmers :  
       b. Total no. of Marginal farmers :  
       c. Total no. of Agl. Labourers :  
       d. Total no. of Rural Artisans :  
    8. Branch Distance from  
       a. Taluk Head Quarters :  
       b. Block Head Quarters :  
       c. Village Market :  
       d. Nearest Town :  
       e. P.G.B. Head Office :  
       f. Approach to the Branch :  
          (Say Bus Route - Train Route) :  
    9. Number of P.G.B. Branches within the Jurisdiction Area of your Branch.  
       In the same Taluk :  
       In the same Block :  

a. Other Financial Institutions within the Jurisdiction Area of the Branch.

10. Specify reasons for starting the P.G.B. Branch in this area:

11. Date and year of commencement of Banking business

12. Whether your Branch has been shifted to other premises? Yes/No

If Yes, When & Why? (Give particulars)

<table>
<thead>
<tr>
<th>Date of shifting</th>
<th>Previous Address</th>
<th>New Address</th>
<th>Reasons for shifting expenses incurred</th>
</tr>
</thead>
</table>

13. Is the Branch housed in a rented/own building?

a. If rented, give particulars on Rent.

b.  

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Year</th>
<th>Amount of Rent paid per month</th>
<th>Reason for Change in rent</th>
</tr>
</thead>
</table>


DEPOSITS

1. Specify the steps taken by your Branch in mobili­sing deposits?

2. Did you send proposal for introducing new Scheme of Deposits to the Head Office? Yes/No

   If yes, give details.

3. Do you have fresh proposals for new scheme of deposits? Yes/No.

   If yes, give details.

4. Table shows particulars on Deposits (from the opening of the Branch) as on December. (Amount in Rs.)

   Particulars 1977
   of Deposit No. of A/c. Amount
   a. Term Deposits
   b. Saving Bank Deposits
   c. Current Accounts

   GRAND TOTAL

5. Deposit/Target/Achievement

   Particulars 1977
   Rs.
   a. Target Fixed for Deposit
   b. Achievement in Deposits
   c. Specify the reasons for over/non-achievement of target for Deposits

6. Deposit Mobilisation 'h > >V^.'

   a. Period of Deposit mobilization:
   b. Target Fixed (in Rs.):
   c. Achieved (in Rs.):
d. Reasons for over/non-achievement of target for Deposit mobilisation

7. Deposits According to ownership

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Year</th>
<th>Individual Deposits (Amount in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1977</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

LOANS DISBURSEMENT

1. Loans Disbursement (from opening of the Branch) as on December

<table>
<thead>
<tr>
<th>SI.</th>
<th>Purpose</th>
<th>No.</th>
<th>No. of A/c</th>
<th>Amount</th>
</tr>
</thead>
</table>

2. How much time would you take for sanctioning a loan

3. Do you assess the ability of the borrowers in raising the loan? Yes/No.

   a. If yes, mention the aspects you would take into account in assessing the borrowers' ability

4. Do you assess the repaying capacity of the borrowers before issuing the loan? Yes/No.

   a. If Yes, please mention the factors taken into consideration in assessing the repaying capacity of the borrowers.

5. Do you help in filling the loan application form? Yes/No.

6. Do you insist on the borrower for "No Due Certificate"? Yes/No.

7. Do you have pre-sanction loan inspection system in your bank? Yes/No.
a. If Yes, please mention the factors taken into consideration for pre sanctioning loan inspection.

8. Do you have officials for pre sanction loan inspection? Yes/No.

a. If yes, give particulars:
   i. No. of officials involved:
   ii. Functions:

9. Do you check the proper utilisation of loan by the borrowers? Yes/No.

a. If Yes, give details.
   b. If No, give reasons.

10. Do you strictly adhere to the eligibility criteria in identifying your borrowers? Yes/No.

11. Do you check that the loan application form is accompanied by necessary documents? Yes/No.

12. POST CREDIT SUPERVISION

a. Do you have the system of post credit supervision Yes/No.

b. If Yes, give particulars:
   1. The Officials involved:
   2. Aspects to be supervised:
   3. How does it work

13. FIELD CONTACT

<table>
<thead>
<tr>
<th>SI.</th>
<th>Name of the Officials &amp; Designation (Field Visit)</th>
<th>Average no. of visits done / month</th>
</tr>
</thead>
</table>

14. Do you find misutilisation of loan by the loan? Please specify:
IV. ADVANCES TARGET/BUDGET ASSIGNED AND ACHIEVED FROM THE OPENING OF BRANCH. (As on Dec. Rs. in 1000)

| Particulars | 1977 | ... | ...
|-------------|------|-----|-----
| 1. Target/Budget assigned to the Branch for every year
| 2. Achieved Amount of Advances
| 3. Reasons for over/non-achievement of target

V. OUTSTANDING: As on Dec. (Amount in Thousands)

| S.No. | Nature of Advances | 1977 | ... | ...
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. of A/c.</td>
<td>Amount</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

VI. RECOVERY PARTICULARS: As on 31st Dec. from the opening of the Branches

| S.No. | Purpose of Advances | 1977 | ... | ...
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. of A/c.</td>
<td>Amount</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

VII. OVERDUES PARTICULARS: From the Operation of the Bank as on Dec. 31.

| S.No. | Purpose of Advances | 1977 | ... | ...
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. of A/c.</td>
<td>Amount</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
VIII. STATEMENT OF DEMAND COLLECTION AND BALANCE: As on 31st Dec. from the operation of the bank

a.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Year</th>
<th>Total Demand Rs.</th>
<th>Total Collection Rs.</th>
<th>Total Balance Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1977</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

b. What are the reasons for overdues?
   (Give detailed reasons for each type of loan)

c. Specify the steps taken by you branch in recovering the overdues.

IX. INCOME AND EXPENDITURE PARTICULARS: As on 31st Dec. from the opening of the Bank.

a.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Sources of Income</th>
<th>1977</th>
<th>...</th>
<th>...</th>
<th>...</th>
</tr>
</thead>
</table>

b.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Items of Expenditure</th>
<th>1977</th>
<th>...</th>
<th>...</th>
<th>...</th>
</tr>
</thead>
</table>

X. PROFIT/LOSS PARTICULARS: As on 31st Dec. from the opening of the bank.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Year</th>
<th>Profit Rs.</th>
<th>Loss Rs.</th>
<th>Reason for Profit/Loss</th>
</tr>
</thead>
</table>
XI. STAFF PARTICULARS:

a.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Year</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>Total of which No. of employees trained</th>
</tr>
</thead>
</table>

b. Do you have adequate no. of staff in your branch? Yes/No.

If No, how do you adjust your branch work?

XII. QUALIFICATION / EXPERIENCE PARTICULARS

<table>
<thead>
<tr>
<th>Particulars</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Educational</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Technical</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Previous Bank experience no. of years</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. No. of years of exp. in P.G.B.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Total years of exp. in Banking</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Training particulars</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

XIII. Requirement of Staff at present

(No. & Details): 

in future (No. & Details): 
XIV. STAFF TIME SPEND PARTICULARS:

a. 

<table>
<thead>
<tr>
<th>Si. No.</th>
<th>Category of Staff</th>
<th>Jobes done during Banking hours</th>
</tr>
</thead>
</table>

b. Time taken to open an account  
   Time taken to clear a cheque  
   Time taken to disburse a loan  
   Time taken to close an A/c.  
   Time taken for other banking services

XV. Specify the problems faced by you and give suggestions

a. In mobilising deposits  
   b. In lending to weaker section  
   c. Government Scheme lending  
   d. Other related areas
Interview Schedule II - Borrowers of Pandyan Grama Bank

DATE: 
BANK: 

I. **LOAN DETAILS FROM BANK RECORDS**

1. Loanee Name
2. Address
3. Loan Purpose
4. Loan Amount
5. Subsidy Amount
6. Period of Loan
7. Scheme
8. Non Scheme
9. Interest Rate
10. Date of Application
11. Date of Loan Sanction
12. Interval days
13. Reasons for delay
14. Sanctioned by a) Manager 
   b) Head Office

16. **Security Particulars**
    a) Land Description Value in Rs. 
       Document
    b) Other Description Value in Rs. 
       Assets Documents
c) Group Guarantee.

d) No due Certificate Produced  : Yes/No

17. Loan Disbursement particulars

<table>
<thead>
<tr>
<th>Particulars</th>
<th>1st instalment</th>
<th>II</th>
<th>III</th>
<th>Full</th>
</tr>
</thead>
</table>

18. Repayment Particulars

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Date</th>
<th>Repaid Amount of Loan</th>
<th>Present Out Standing in Rs.</th>
</tr>
</thead>
</table>

19. Pre & Post Supervision Particulars

<table>
<thead>
<tr>
<th>Supervision</th>
<th>Date</th>
<th>Purpose</th>
<th>Outcome of visit</th>
</tr>
</thead>
</table>
a. Presupervision
b. Post Supervision
c. Steps taken for Recovery

II. A. DETAILS FROM BORROWERS:

1. Name : 
2. Address : 
3. Age : 
4. Sex : M/F 
5. Religion : (a) Hindu (b) Muslim (c) Christian 
6. Caste : (a) F.C. (b) B.C. (c) S.C./S.T. 
9. Occupation : Main --- Subsidiary --- 
10. House hold size : Total No. of Members. No. of earning No. of dependents.
B. Details Regarding Family Members

<table>
<thead>
<tr>
<th>Relationship</th>
<th>Age</th>
<th>Sex</th>
<th>Education</th>
<th>Occupation</th>
<th>Monthly Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

C. Household Assets (Land in Acres)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Land Owned</th>
<th>Land Leased</th>
<th>Land Leased out</th>
<th>Total Cultivated Land</th>
<th>Total Value of owned Land</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>in acres</td>
<td>in acres</td>
<td>in acres</td>
<td>(in acres)</td>
<td>(in Rs.)</td>
</tr>
</tbody>
</table>

Wet. L.

Dry. L.

Gard. L.

D. SOURCES OF IRRIGATION
Canal/Tank/Open Well/ Electric Motor/Oil Engine/
Tybe Well/ Others.

E. Live Stock particulars:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Livestock No.</th>
<th>When Purchased</th>
<th>Value then</th>
<th>Value then as (in Rs.)</th>
<th>Financed by (in Rs.)</th>
</tr>
</thead>
</table>

F. Building

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Particulars No.</th>
<th>Present Value Const. (in Rs.)</th>
<th>Year of Funded (in Rs.)</th>
<th>Institution</th>
</tr>
</thead>
</table>
G. Other Productive Assets: (Cart/Pumpset/Tractor/sprayer/s.machine/handloom/bicycle/motor cycle/Others).

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Items</th>
<th>When Purchased</th>
<th>Value then</th>
<th>Present value at (in Rs.)</th>
</tr>
</thead>
</table>

H. Other Liquid Assets:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Particulars</th>
<th>Amount in Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Bank deposit</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Share &amp; Bonds</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Loans receivable</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Jewels</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Others (specify)</td>
<td></td>
</tr>
</tbody>
</table>

I. Others Business (Description)

J. Crops grown. (Post 3 Years)

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Year</th>
<th>Crop</th>
<th>Qty. Value raised</th>
<th>Qty. Value in Rs.</th>
<th>Qty. Value in Rs.</th>
<th>Qty. Value in Rs.</th>
</tr>
</thead>
</table>

K. Income Particulars

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Years</th>
<th>Sources of Income</th>
<th>Amount in</th>
<th>Amount in</th>
<th>Amount in</th>
</tr>
</thead>
</table>

L. Expenditure Particulars

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Items of Expenditure</th>
<th>Years</th>
</tr>
</thead>
</table>
20. Savings Particulars

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Forms of Savings</th>
<th>Years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

21. Debt. Particulars

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Years</th>
<th>Sources</th>
<th>Reasons of Bor-</th>
<th>Amount Repaid of In-</th>
<th>Rate Interest (in Rs.) in Rs. (for Rs. 100)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Borrowings</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Borrowings</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

III R.R.B. Loan Particulars

1. Distance to Branch --------- Distance to B.D.O.----

2. Initial Contact:
   (a) How did you get Loan application Form
   (b) Where?
   (c) Whose initiative G.S./B.O/Coop.P. Manager/Self/Block official/Panchayat Leaders

3. Loans Taken Particulars:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>No. of Year</th>
<th>Amount of Loan</th>
<th>Purpose of Loan</th>
<th>Amount Dues</th>
<th>Reas. of Loan Availed</th>
<th>Time on Loan Avail.</th>
<th>Rs.</th>
</tr>
</thead>
</table>

4. No. of visits to the Bank.
5. No. of visits to the Block Development Office.

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>No. of Visits Made</th>
<th>Purpose of Visit</th>
<th>Outcome of Visit</th>
</tr>
</thead>
</table>

6. Cost incurred in availing Credit.

<table>
<thead>
<tr>
<th>Sl.</th>
<th>Cost Item</th>
<th>Purpose</th>
<th>Amount</th>
</tr>
</thead>
</table>

7. What is the purpose for which you have obtained the Loan?

8. Have you received the loan amount in time? Yes/No

9. A. If "No" delay by _______ days.
   B. Reasons for delay 1. 2. 3.

10. How much amount have you applied for? Rs.____

11. How much amount did you receive? Rs.____

12. Was the loan amount adequate for the purpose for which required? Yes/No
   A. If "No", give reasons.

13. How was the deficit managed? 1. Own saving
   2. Supplementary Loan
   If, supplementary loan give details

14. Did you pay margin money to the Bank for getting the loan? Yes/No.
   If "Yes" Rs.____

15. Did you receive subsidy for the Government? Yes/No

16. If Yes specify the amount of Subsidy Rs.____

17. Is Installment of repayment convenient to you? Yes/No.
   If No, give reasons
18. What type of repayment do you suggest?

19. Have you utilised your loan amount for the purpose for which it is obtained? Yes/No.

20. If yes, specify the purpose.

21. If no, give reasons. 1. 2. 3.

22. Do you have difficulties in availing the loan? Yes/No.
   If no, give reasons 1. 2. 3.

23. BANK OFFICIALS SUPERVISION:
   a. Did the Bank Official visit your place? Yes/No.
   b. If Yes, give details

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Designation of Bank Official</th>
<th>Date of Visit</th>
<th>Purpose of Visit</th>
<th>Remark</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Pre-Loan  2. Post-Loan.

24. Impact of Loan

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Before Loan</th>
<th>After Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>OCCUPATION</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EMPLOYMENT</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ASSET PARTICULARS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BUSINESS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OTHER ASSET</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HOLDING PARTS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SOURCES OF INCOME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ITEMS OF EXPENDITURE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SAVING PARTICULARS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DEBT PARTICULARS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>INVESTMENTS MADE</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

25. Details regarding Saving Particulars of the Respondents family members.

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Name of Instt.</th>
<th>Nature of A/c</th>
<th>Amount saved</th>
<th>A/c holder of saving</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
   a. Did you re-pay the loan by installment? Yes/No
   b. If Yes, specify the installment period and the amount.
   c. If No, give reasons.
   d. How much amount of loan have you repaid? Rs.
   e. Do you have dues at present? Yes/No
   f. If Yes, how much Rs.
   g. What are the reasons for overdue?
   h. When will you repay your dues?
   i. Do you like to get a second loan from the Bank? Yes/No
   j. If Yes, reasons for borrowing
   k. Amount required Rs.

27. Do you feel that you are benefited by the Bank Loan? Yes/No.
   a. If Yes, in what aspects
   b. If No, give reasons

28. Which source do you prefer more for borrowing?

29. What is the reason for it?
   1.
   2.
   3.

30. (Income Generation) Separate Schedules are used for each type of loan.