

APPENDIX

INTERVIEW SCHEDULE

1. Name of the Respondent
2. Name of the Father / Husband :
3. Address of the Respondent:
 - a) Village / Town:
 - b) Gram Panchayat:
 - c) Mandal

4. Name of the Bank

A. Personal Details

1. Social category of the Respondents.
 - a) Scheduled Tribe
 - b) Scheduled Caste
 - c) Backward Class
2. Religion of the Respondents.
 - a) Hindu
 - b) Christian
 - c) Others (Specify)
3. Marital status of the Respondents.
 - a) Married
 - b) Unmarried
 - c) Widow/Divorced
4. Head of the family
 - a) Male
 - b) Female
 - c) No response
5. Type of Family
 - a) Nuclear
 - b) Joint
 - c) Extended
6. Information about Family members
 - a. Less than 5 Members
 - b. 6 to 8 members
 - c. 9 and above
7. Age of the Respondents
 - a) 18 - 25 years
 - b) 26-35 years
 - c) 36 – 50 years
 - d) 51 and above

8. Educational level of the Respondents

- a) Illiterate b) Neo-literate c) Primary School
d) Upper- Primary School e) High School f) College

B. Economic Conditions of the Respondent

1. Main occupation

- a) Agriculture and allied b) Daily labour c) Salaried-3
d) Self employed / petty business e) House wife
f) Unemployed g) Any other (Specify

2. Do you have land with Patta?

- a) Yes b) No

3. If yes, how much is the size of the land (in Acres)?

- a) Less than 2.5 acres b) 2.5 to 5 acres c) 5.1 acres to 10 acres
d) 10.1 acres to 25 acres e) No Land

4. Do you have gold ornaments?

- a) Yes-1 b) No-2

5. If yes, how much _____

6. Other financial assets

- a) Chits b) Private savings c) deposits d) Insurance e) Any other

7. Number Cattle Possession by Respondents

	Number
a) No Cattle	()
b) Bullocks	()
c) She-buffaloes	()
d) Cows	()
e) Young sock of the Cattle	()
f) Poultry	()
g) Sheeps	()
h) Goats	()

8. Type of the Ration Card possessed by your Family.

- a) White Card b) Pink Card c) No Card

9. Debt Position of the Respondents family

- a) No Debts b) Below Rs. 10,000
c) Rs.10, 001 to Rs.20,000 d) Rs.20,001 to Rs.40,000
e) Rs.40,001 and above

C. Living Conditions of the Respondent

1. Do you have own house?

- a)Yes b) No

2. If yes, type of housing?

- a)Kutchha b) Semi-Pucca c) Pucca d) tiled e)Thatched

3. Is it due to financial help of the bank?

- a)Yes b) No

D. Details of Lending (Institutional)

1. Source of Knowledge about bank loan scheme

- a. Own Efforts b. Village Leaders
c. Neighbours d. Friends/Relatives
e. Govt Officials f. Beneficiaries in the other villages
g. Bank Officials h. Any others

2. How many number of times you visited bank to obtain loan?

- a. 1 – 5 times b. 6 to 10 times c. 11-15 times
d. 16-20 times e. 21-26 times f. 26-30 times

3. How much time was taken for the sanction of loan for the making your loan proposal

- a. Upto 10 days b. 11-20 days c. 21-30 days
d. 31-40 days e. Above 40 days

4. How much time was taken for the disbursement of loan after sanction?

- a. Upto 10 days b. 11-20 days c. 21-30 days

- d. 31-40 days e. Above 40 days
5. Method of release of loan
- a. At a time b. In installments
6. Mode of disbursement of loan
- a. In cash directly by bank
- b. In kind directly by bank officials
- c. In kind through the trader/ private dealers
- d. In cash through middlemen
- e. Any others
7. How Much of loan amount was sanctioned by Bank(in Rs)_____
8. What is the purpose of loan? (Purpose mentioned to bank officials)
- a) To start Petty business b) To start Poultry c) To start Dairy Farm
- d) Others (specify)
9. Have you utilised the loan for sanctioned purpose.
- a) Yes b) No c) Can't Say
10. Percentage of repayment of loans
- a. 100 per cent b. 80 to 99 per cent
- c. 60 to 79 per cent d. 40 to 59 per cent
- e. 20 to 39 per cent f. Less than 20 per cent
11. Amount of overdues in Rs._____

E. Impact of Bank Finance

1. Impact of Bank finance on Educational Expenditure

a. Pre-loan Expenditure Rs. _____

b. Post-loan Expenditure Rs. _____

2. Impact on Health Expenditure

a. Pre-loan Expenditure Rs. _____

b. Post-loan Expenditure Rs. _____

3. Impact of Bank finance on food Expenditure

a. Pre-loan Expenditure Rs. _____

b. Post-loan Expenditure Rs. _____

4. Impact of Bank finance on productive asset generation

a. Pre-loan productive asset value in Rs. _____

b. Post-loan productive asset value in Rs. _____

5. Impact of Bank finance on non-productive asset generation

a. Pre-loan non-productive asset value in Rs. _____

b. Post-loan non-productive asset value in Rs. _____

6. Impact of Bank finance on nutritional status

a. Improved b) Not Improved c) Can't Say