

## APPENDIX - I

### INTERVIEW SHCEDULE TO BANK OFFICIALS

**1. Name of Bank and Branch:**

**2. Co-operative Bank and Issuing of Agricultural Credit**

- a. Time lag in sanctioning of agriculture loan
- (a) < 1 week
- (b) 1-2 weeks
- (c) >3 weeks
- b. Mention the Different purposes for which loan is offered by this institution to borrowers
- (a) For irrigation
- (b) Marketing of crops
- (c) Seasonal agricultural operations
- (d) Others
- c. Which loan is more in demanded and utilized by agricultural borrowers
- (a) Short Term
- (b) Medium Term
- (c) Long Term
- d. What is the percentage achieved by your bank on agricultural credit
- (a) <10 %
- (b) 11-20 %
- (c) 21-30%
- (d) 31-40%
- (e) >40%
- e. How frequently do you conduct pre sanction field visit

*Appendix*

- (a) Always
- (b) Frequently
- (c) Occasionally
- (d) Alternatively
- (e) Nil
- f. Did you consider the opinion of borrowers while making changes in agricultural credit?
- (a) YES
- (b) NO
- g. Which are the criteria used for selection of borrowers to give out credit

Criteria	Scale				
	SA	A	NA	D	SD
Practicability of agricultural project which is informed by borrowers					
On the basis of value of security offered					
Repayment capacity of borrowers					
Character of borrowers					
Past records of the borrowers relating loan repayments					
Others (Specify)					

- h. What are the criteria used for determining the loan amount

Criteria	Scale				
	SA	A	NA	D	SD
On the basis of value of security offered					
Repayment capacity of borrowers					
Character of borrowers					
Past records of the borrowers relating loan repayments					
As per bank guidelines					
As per the suggestions of board members					
Others (Specify)					

- i. Which are the different services offered by the bank to borrowers  
(Please give '√' Mark)

Sl. No.	Variable	Tick Mark
1	Irrigation facility	
2	Seasonal credit	
3	Quality seeds	
4	Marketing facility	
5	Pesticides	
6	Manure	
7	Technology	
8	Others (Specify)	

- j. 2.10. Is there any increase in the demand of agricultural credit year after year?

1. YES
2. NO

- k. Please rank your opinion on stating the reason for higher demand of agricultural loan

Sl. No.	Variable	Rank
1	Easy availability	
2	Low interest rate	
3	Low penal interest	
4	Less legal formalities	
5	Limited Procedure behind issuing of Agricultural Credit.	
6	Interest Subvention for correct repayment	
7	Option for OTS/ loan waiver	
8	Others (Specify)	

**3. Problems in Agricultural Credit**

- a. State your opinion about problems in connection with agricultural credit

Problems	Scale				
	SA	A	NA	D	SD
Agricultural credit leads to high percentage increase in the total NPA of the bank					
Willful delay in repayment of loan					
Banks income from agricultural credit is less					
Cannot make more legal formalities on borrowers for non-repayment					
There is tendency of diversification in loan utilization					
Unable to make a continuous follow up on the usage of agricultural loan					
Others (Specify)					

**4. Co-operative Agricultural Credit and Utilization**

- a. How frequently do you conduct post sanction field visit

- (a) Always
- (b) Frequently
- (c) Occasionally
- (d) Alternatively
- (e) NIL

- b. Do you think there is diversion in the utilization of agricultural credit

1. YES
2. NO

- c. Please mention the percentage of diversion in the utilization of agricultural credit among borrowers

- (a) <25%
- (b) 25%-50%
- (c) 50%-75%

- (d) >75%
- (e) NIL
- d. Utilization of agricultural credit among borrowers
- (f) <25%
- (g) 25%-50%
- (h) 50%-75%
- (i) >75%
- (j) NIL
- e. If Yes, state your reasons for the same (Please rank)

Sl. No.	Variable	Rank
1	Easy availability of agricultural credit	
2	Security demanded for agricultural credit is less	
3	Interest rate of agricultural credit is less	
4	Schemes like OTS/Loan Waiver are applicable with agricultural credit	
5	Less legal formalities on non-repayment	
6	Others (Specify)	

**5. One Time Settlement System and Loan Waiver Schemes in Co-operative Banks**

- a. Please mention the percentage of borrowers who have benefited out of OTS/Loan Waiver Scheme under agricultural credit
- (a) <25%
- (b) 25%-50%
- (c) 50%-75%
- (d) >75%

b. State your opinion about the benefit out of OTS/Loan waiver scheme

Benefits	Scale				
	SA	A	NA	D	SD
Quick debt recovery from borrowers					
Reduce the borrowers suicide					
Satisfaction of borrowers due to debt recovery					
Reducing the NPA out of agricultural credit to bank					
Loss of the benefit out of penal interest					
Others (Specify)					

c. How much percentage of NPA can be reduced from agricultural credit through OTS/loan waiver scheme

1. <25%
2. 25-50%
3. 50%-75%
4. >750%

**6. Co-operative Bank and Repayment Level of its Agricultural Credit**

a. Please select the activities which are mentioned below in connection with the monitoring system of bank on agricultural credit

- (a) Pre sanction visit
- (b) Post sanction visit
- (c) Intimation through phone
- (d) Intimation through Letters
- (e) Debt collection agent
- (f) Others (Specify)

b. Repayment is quiet good among agricultural borrowers

- (a) YES
- (b) NO

- c. Did you make any force on borrowers for correct repayment
- (a) YES
- (b) NO
- d. If yes, specify the reason behind that
- (a) To reduce the level of NPA
- (b) To attain the target
- (c) To follow the policy of bank
- (d) Others (Specify)
- e. Please mention your opinion on the nature of borrowers who commit default in loan repayment
- (a) Educated Low income
- (b) Uneducated Low income
- (c) Educated Middle income
- (d) Uneducated Middle income
- (e) Educated High income
- (f) Uneducated High income
- (g) Others (Specify)
- f. State your opinion relating to the factors leading to non-repayment of agricultural credit

Variable	Scale				
	SA	A	NA	D	SD
No knowledge about subsidies for correct repayment of loan					
Great expectation for the benefit out of OTS/Loan waiver scheme					
Less legal formalities for non-repayment					
Penal interest charged for non-repayment is low					
There is a tendency for diversification of loan for other purposes					
Lack of field visit by bank officials					

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Limited return from agricultural operations					
No knowledge about subsidies for correct repayment of loan					
Others (Specify)					

g. Which measure you will accept on the borrowers for default in repayment of loan

- (a) Notices
- (b) Visit by bank officials
- (c) Court procedures
- (d) No measures

h. What are the opinion about the Good Pay Master Scheme which is offered by you for the correct repayment of loan

Sl. No.	Subsidy	Ranks
1	Easily availability of new loan	
2	Reduced interest rate	
3	Reduction in security	
4	Higher amount as loan	
5	Others (Specify)	

**7. Co-operative Agricultural Credit and Non-Performing Assets**

- a. Total number of borrowers in agricultural credit:
- b. Please give the number of borrowers, who make a correct repayment of agricultural credit :
- c. Total amount outstanding in agricultural credit
- (a) < 25%
- (b) 25-50%
- (c) 50%-75%
- (d) >75%



d. Total amount overdue in agricultural credit

- (a) <25%
- (b) 25%-50%
- (c) 50%-75%
- (d) >75%

e. Please rank your opinion on the basis of effect of overdues in the Bank

SL.No	Variables	Ranks
1	Difficult to recollect	
2	High NPA	
3	Less govt. support	
4	Distributing dividend	
5	Lack of fund	
6	Problem in attachment	
7	Others (Specify)	

f. Proportion of agricultural credit NPA on the total NPA of the bank

- (a) <25%
- (b) 25%-50%
- (c) 50%-75%
- (d) >75%

g. Please rank your opinion on different type of loan and its effect on NPA of the Bank

SL.No.	Type of loans	Ranks
1	Simple Loan	
2	Medium-Term Loan	
3	Long-Term Loan	
4	Agricultural loan	
5	Gold loan	
6	AGL	
7	Others (Specify)	

**8. Co-operative Bank and Social Commitment**

- a. Which are the modern facilities offered by Cooperative Banks along with other banks (Please give '√' Mark )

Sl. No.	Variable	Tick Mark
1	CTS	
2	NEFT/RTGS	
3	Online Banking	
4	Mobile Banking	
5	Loans and Deposits	
6	MDS	
7	Others (Specify)	

- b. What are the customers awareness programme conducted by bank year after year

SL.No.	Awareness Programmes	Ranks
1	Advertisements in news paper	
2	Notices	
3	Television programmes	
4	Information through telephone	
5	Business correspondence	
6	Others (Specify)	

- c. Is the Co-operative Bank has any deviation out of its service motive

1. YES
2. NO

- d. Does Co-operative Bank act as a neighbour concern to the borrowers or not

1. YES
2. NO

## e. Cooperative Bank and its Social Commitment

Variables	Scale				
	SA	A	NA	D	SD
Doing Charitable Activities					
Conducting a Neethi Medical Store					
Conducting a Consumer Store					
Contributing to the Students Welfare					
Timely action in Festival season					
Schemes which is suitable to low class community					
Schemes for the Social development					
Others (Specify)					

9. **Your suggestions if any.**

**APPENDIX - 2**  
**INTERVIEW SCHEDULE TO BORROWERS**

**1. Demographic Profile of Borrowers**

1.1. Name of the farmer:

1.2. Sex:

(a)M

(b)F

1.3. Age:

1.4. Educational qualification

(a) <10

(b) SSLC

(c) Plus Two

(d) Degree

(e) PG

(f) Others (Specify)

1.5. Occupational status of farmer

(a) Agriculture and Allied

(b) Non-Agricultural

**2. Agricultural Land Holdings and Production**

2.1. Details of land holdings

(a) Owned : Acre

(b) Leased: Acre

## 2.2. Details of agricultural activities (as per actual Production)

Particulars	Items	Total Production (per acre)	Total Cost of Production (per acre)	Home Consumption	Income out of production
(a) Food Crops	(1) Paddy				
	(2) Tapioca				
(b) Cash Crops	(1) Coconut				
	(2) Areca nut				
	(3) Coffee				
	(4) Rubber				
	(5) Cocoa				
	(6) Nutmeg				
	(7) Ginger				
	(8) Turmeric				
	(9) Pepper				
(c) Vegetables					
(d) Fruits	(1) Banana				
	(2) Pineapple				

## 2.3. Details of agricultural activities (as per standard Production)

Particulars	Items	Total Production (per acre)	Total Cost of Production (per acre)	Home Consumption	Income out of production
(a) Food Crops	(1) Paddy				
	(2) Tapioca				
(b) Cash Crops	(1) Coconut				
	(2) Areca nut				
	(3) Coffee				
	(4) Rubber				
	(5) Cocoa				
	(6) Nutmeg				
	(7) Ginger				
	(8) Turmeric				
	(9) Pepper				
(c) Vegetables					
(d) Fruits	(1) Banana				
	(2) Pineapple				

### 3. Borrowers and Co-operative Agricultural Credit

#### 3.1. Source of Agricultural Credit

- (a) Co-operative Bank
- (b) Commercial Bank
- (c) Regional Rural Bank

#### 3.2. Did you take loan from PACS / PCARDBs

- (a) YES
- (b) NO

#### 3.3. If yes, mention which source helped you to know about the PACS / PCARDBS

- (a) Friends
- (b) Relatives
- (c) Bank Employees
- (d) advertisements
- (e) Own decision
- (f) Others (Specify)

#### 3.4. Please rank your opinion about the interest in taking loan from PACS/PCARDBS

Sl. No.	Variable	Ranks
1	Easy to access	
2	Adequate and timely credit	
3	Quick collection	
4	Low rate of interest	
5	Limited legal formalities	
6	Late payment punishment	

3.5. Is there is any delay in getting the loan sanctioned:

(a) YES

(b) NO

3.6. Time lag for getting loan from PACS and PCARDBs

(a) < 1 week

(b) 1-2 weeks

(c) >3 weeks

3.7. If yes, State your opinion about delay in loan sanctioning

Variable	Scale				
	SA	A	NA	D	SD
More procedural delay in sanctioning loan					
Security valuation procedure is high					
There is a high percentage of political interference in sanctioning loan					
Cold approach of bank officials in sanctioning loan					
Others (Specify)					

3.8. Type of loan you received from PACS/PCARDBS

(a) Agricultural loan

(b) AGL

(c) Gold Loan

(d) SLMT

(e) MT

(f) LT

(g) Others

3.9. Duration of your agricultural credit:

(a) ST (Short-Term)

(b) MT (Medium-Term)

(c) LT (Long-Term)

3.10. Details of Loan from PACS and PCARDBs

Particulars	KCC	AGL	LT
Period of Loan			
Amount of Loan			
Amount Repaid			
Amount Outstanding			

#### 4. Agricultural Credit and Utilization

4.1. Please rank the following constraints of agricultural production according to your preference.

Sl. No.	Constraints	Ranks
1	High Operational cost	
2	Lack of proper Irrigation facility	
3	Lack of Quality of seeds	
4	Low Technological developments	
5	Poor Labour availability	
6	Un expected loss due to Climate change	

4.2. Whether the loan amount is sufficient or not

(a) YES

(b) NO



4.3. If No, Please rank your opinion relating to the sources to fill out the insufficiency of loan amount.

Sl. No.	Sources	Ranks
1	Loan from other bank	
2	Loan from same bank	
3	Friends and relatives	
4	Sale of fixed assets	
5	Money lenders	
6	Adjustment with the loan amount	

4.4. State your opinion about agricultural loan utilization

Variable	Scale				
	SA	A	NA	D	SD
Used for conception expenses					
Used for meeting ceremonies					
Used for meeting agricultural and allied activities					
Used for educational expenses					
Others (Specify)					

4.5. State your opinion relating to the effect from agricultural credit and its utilization

Effects	Scale				
	SA	A	NA	D	SD
Total Agricultural production is increased					
Increased return from agricultural activities					
It leads to the improvement in Family status					
Helps to provide Good educational facility to children					
It helps to settle the outside debts easily					
Others (Specify)					

**5. Agricultural Credit and Repayment**

5.1. Mode of repayment of loan

- (a) Monthly
- (b) Quarterly
- (c) Half yearly
- (d) Yearly
- (d) Others (Specify)

5.2. Can you afford the instalment amount of loan as fixed by bank

- (a) YES
- (b) NO

5.3. State your reasons about the un affordability of instalment amount

Variable	Scale				
	SA	A	NA	D	SD
The instalment amount fixed by bank is high					
The rate of interest charged by bank is high					
The penal rate of interest is high					
Mainly because of low return from agricultural and allied activities					
Early due of instalment amount					
Not receiving the sale proceeds timely					
Others (Specify)					

5.4. Did you default in loan repayment

- (a) YES
- (b) NO

5.5. If Yes, Please rank your reasons for default in repayment of loans

Sl. No.	Reasons for default	Ranks
1	Wilful delaying	
2	Waiting to go under OTS/Loan waiver scheme	
3	Shorter repayment period	
4	High rate of interest on loan and also penal interest	
5	Low return from agriculture	
6	Low punishment on non-repayment	

5.6. On default which measure is adopted by bank against borrowers

- (a) Notices
- (b) Visit of bank officials
- (c) Court procedures
- (d) No measures
- (e) Others (Specify)

5.7. Did you get Interest subvention for correct repayment of agricultural credit

- (a) YES
- (b) NO

5.8. State your opinion about the type of benefits you have received as a good customer

Variable	Scale				
	SA	A	NA	D	SD
Liberalized procedure for getting a new loan					
Bank reduced the rate of interest on the balance amount					
There is relaxation in security for the new loan					
Loan amount increased for the second loan					
Others (Specify)					

## 6. One Time Settlement System and Loan Waiver Schemes

6.1. Did you became a beneficent under OTS/Loan Waiver Schemes

(a) YES

(b) NO

6.2. If Yes, Please rank your opinion about the benefit out of OTS/Loan waiver schemes adopted by Co- operative Bank

SL.No.	Variable	Rank
1	Quick release from debt	
2	Release from the verge of death	
3	Reducing mental agonies	
4	Reducing the number of installments	
5	Escape from penal interest	

## 7. Supervision and Monitoring Policy of Co-operative Bank

7.1. State your opinion about the supervision and monitoring policy of bank

Variable	Scale				
	SA	A	NA	D	SD
There is pre and post sanction filed visit by bank officials					
There is intimation through Notices					
There is intimation through phone					
Collection agent is there to get correct recovery of loans					
Others (Specify)					

## 8. Social Commitment of Co-operative Bank

8.1. Awareness about the Cooperative Banks Services

- (a) MDS
- (b) NEFT/RTGS
- (c) Online Banking
- (d) Mobile Banking
- (e) loans and Deposits
- (f) CTS

8.2. State whether the behavior of bank employee is satisfactory or not

- (a) YES
- (b) NO

8.3. Are you satisfied with the terms and conditions of bank?

- (a) YES
- (b) NO

8.4. If you need another loan, will you approach the same bank

(a) YES

(b) NO

8.5. If NO, state your opinion for deviating from the same bank

Reasons	Scale				
	SA	A	NA	D	SD
Interest charged by bank is high					
There is procedural delay in sanctioning loan					
Inadequate assistance by bank officials					
Penal interest charged by bank is high					
Procedure of recovery is crucial					
Others (Specify)					

8.6. Can Cooperative Bank attain its old position in the field of banking

(a) YES

(b) NO

8.7. Has the cooperative bank deviated from service motive

(a) YES

(b) NO

8.8. Has the cooperative bank deviated from following the principles of cooperation

(a) YES

(b) NO

8.9. State which bank would you consider as our neighbour concern

- (a) Commercial Bank
- (b) Co-operative Bank
- (c) Regional Rural Bank

**9. State your suggestions for the development of Cooperative Banking in the agricultural credit of Kerala**