APPENDIX

(English version of the original Marathi Structured Schedule administered to the sample Respondents)

Debtors’ Information

Rural Debtors

| Village | : |
| Taluka | : |
| District | : |
| WKGB’s Branch | : |
| Personal Details | : |
| Name of the Head of Family/ | |
| Name of the Interviewee | Shri./Smt. |
| Religion | Caste |
| Age | Sub-caste |

Education level

Family Details

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name</th>
<th>Sex</th>
<th>Relation to Head of Famoly</th>
<th>Edu. Qual.</th>
<th>Age</th>
<th>Main Occupation</th>
<th>Allied Income Source</th>
</tr>
</thead>
</table>

Total family members Males -------- / Females --------.

Earning members in the Family Total --------

Members residing outside the village : --------

Any Financial help from outside `: Yes/No (If yes, Rs.--------)

Main Source of Income : Farming/ Allied Agricultural activity/ Cottage work/ Other (if any)

Working days in a Month
Daily/ Weekly Income    Rs.
Monthly/ Seasonal/ Yearly Income    Rs.

Property :
House : Rs. ----------   Livestock : Rs. ----------
Well : Rs. ----------   Agri. Equipment : Rs. ----------

Loan operations :
1. Purpose of Loan :   (Clean/IRDP)
2. Date of Application :
3. Amount asked : Rs. ----------
4. Time taken for sanction :  --------- days
5. Amount Sanctioned : Rs. ----------
6. Interest rate charged :  ----- % p.a.
7. Repayment Instalment : Rs. ----------
8. Experience about loan : Best/Better/Good
9. Help in completing loan : Bank Officials/ Gramsevak/ Others
   Formalities : None
10. Suggestions about loan :
   Operations
11. Would like to take loan :
   Again from the WKGB? : Yes / No
12. Why (Reasons) :
13. Loans taken from other
   Sources : Rs. ----------
   Rate of Interest :  ------ % p.a.

Economic Condition :
Before availing Loan (1985) :  --------------
After availing Loan (1990) :  --------------
Name of the Business/Kind : 
Year of commencement : 
Nature of Business : Permanent/Temporary/Seasonal
Amount invested in business :
As a loan from Bank : Rs. ............................
Date loan sanctioned : --------------------------
Interest rate chargeable : ---------------
Present position : --------------
Own Investment in business : Rs. ............................
Source of Income : --------------
Business Expenditure :

Production : Quantity :
Selling Price :
Total Income :
Business Income :
In 2005 – Rs. ............................
In 2010 - Rs. ............................

Self-employment :
Type of Self-employment :
Year of Commencement :
Amount of loan : Rs. ............................
Date loan taken :
Interest rate chargeable :
Duration/period (time limit) :
Present Position :
Total Investment : Rs. ............................
Sources :
a. Private :
b. Friend / Relative :
c. Money lender : ------------------------

d. Own funds : 

Interest Rate : ------------------------% p.a.

Total Amount taken : Rs. ------------------------

**Business Turnover**

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchases</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Details of Sale**

1. 
2. 
3. 

Investment from other sources : Rs. ------------------------

Experience from Bank and its staff :

Suggestions, if any.
While taking the interview of Shri S. D. S. Karapurkar, The Chairman of Wainganga Krishna Gramin Bank, Pavashi Branch, Kudal
While taking the interview of Shri Mukund Gosavi, The Branch Manager of Wainganga Krishna Gramin Bank of Ratnagiri.

The above photo indicating that the banking providing financial support to the small industries and as well as guidance to them.
Lady clerk guiding to the women of self help group, How to open a account of Bachat Gat.
Lady clerk guiding to the women of self help group, How to open a account of Bachat Gat.