APPENDIX – 2

Retrospects and Prospects of Agricultural Finance by Commercial Banks in Kurnool District

Schedule for Bankers’

I. Profile of the Bank Personnel

1. Name of the Person:

2. Designation:

3. Bank Name:

4. Branch Address:

II. Crop Loan Portfolio

2.1. Seasonal Agricultural Operations - Crop Loan portfolio during last 3 years (Starting from recent year)

Year 1 -------------------

Year 2 -------------------

Year 3 -------------------

2.2. Difficulties, if any, in servicing Crop Loan to

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<th>Borrower</th>
<th>Non-borrower</th>
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III. Finance

3.1. Most of the Agriculture Short Term Loans are of _____ type. [ ]

(a) Crop Loan  (b) KCC  (c) KCC with Personal Insurance

3.2. Do the Banks introduce Business Facilitator/Business Correspondent? Please ✔

Yes / No
3.3. Whom do you prefer as Business Facilitators to get crop loan and insurance for small and marginal farmers? Please ✓
   1. Teachers/Head Masters
   2. Post Masters
   3. Retired Government Servants
   4. Ex-servicemen/retired bank staff
   5. Micro Finance Institutions
   6. NGOs

3.4. Whom do you prefer as Business Correspondent to get crop loan and insurance for small and marginal farmers? Please ✓
   1. Teachers/Head Masters
   2. Post Masters
   3. Retired Government Servants
   4. Ex-servicemen/Retired Bank Staff
   5. Micro Finance Institutions
   6. NGOs

3.5. Transparency of District Technical Committee in estimating Scale of Finance for Crop Loans? [ ]
   (a) Nil (b) Very Little (c) To Some Extent
   (d) To a Greater Extent (e) To a Complete Extent

3.6. The Coordination between the Department of Agriculture and Banks in estimating the Scale of Finance is _______. [ ]
   (a) Nil (b) Very Little (c) To Some Extent
   (d) To a Greater Extent (e) To a Complete Extent

3.7. Will it useful to farmers if Pavala Vaddi is extended to loan reschedule? [ ]
   (a) Nil (b) Very Little (c) To Some Extent
   (d) To a Greater Extent (e) To a Complete Extent

3.8. Reasons for Indebtedness. Please ✓
   1. Lack of Institutional Credit
   2. Indebtedness due Drought/Crop failure
   3. Low and Negative Revenues
   4. Ineffective Disaster Management
   5. Lack of Remunerative Prices
   6. Social and Economic Insecurities
   7. Political Intervention
   8. Others (if any) ____________________________

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IV. Insurance

4.1. Difficulties, if any, in servicing Agricultural Insurance to

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4.2. Which of the following NAIS Category do you prefer for crops to be insured? Please ✓
(a) Compulsory Coverage up to the amount of loan disbursed
(b) Extended Coverage up to the amount of value of threshold yield
(c) Additional coverage up to value of 150% of the average yield.

4.3. Do the Banks offer Farmers Income Insurance Scheme? Please ✓ Yes / No
(If no, specify reasons)

4.4. Do you think servicing non-borrower farmers gives an opportunity to the bank for developing / expanding business relationship? Please ✓ Yes / No / Can’t say

4.5. In your opinion, what is the reasonable premium a farmer can pay? [ ]
a) Up to 2%  b) 2 – 3%  c) 3 – 4%  d) 4 – 5%

4.6. Do you think that Agriculture Insurance provides collateral security to bank loan portfolio? Please ✓ Yes / No

4.7. Which media would you prefer to advertise about Agricultural Insurance? Please ✓
1. Kisan Sabhas
2. Village Melas
3. Radio
4. Television
5. News papers
6. Film shows in the village
7. Road shows
4.8. In your opinion, which insurance service provider(s) is best suited for non-borrower farmers? Please ✔
1. Rural Agent at door step
2. Rural Agent at a Village Level
3. Commercial Bank
4. Co-operative Bank
5. Regional Rural Bank
6. NGOs
7. Self Help Groups
8. Post Office

4.9. Suggestions for improvement in Agriculture Insurance Scheme. Please ✔
1. Cover more crops
2. Individual Assessment
3. Gram Panchayat as a Unit for Loss Assessment
4. Reduce Premium
5. Quick Settlement of Claims
6. Insurance Service at Doorstep / at Village Level
7. Making Scheme Voluntary
8. Indemnity Level from 60 % to 80-90 %

V. Warehouse Receipts

5.1. Are farmers using Warehouse Receipts? [ ]
(a) Nil          (b) Very Little         (c) To Some Extent
(d) To a Greater Extent  (e) To a Complete Extent

5.2. Reasons for not taking Produced Marketing Loan by Small and Marginal Farmers? Please ✔
1. Illiteracy
2. Lack of Direct Purchase Centers
3. Lack of Contract Farming
4. Lack of Third Party initiative in directing business logistics

5.3. Collateral Securities for Warehouse Receipts? [ ]
(a) Only Farm Produced  (b) Pattadar Pass Book  (c) Both a & b
VI. Farm Management Programmes

6.1. Do banks conduct Seminars and Workshops in collaboration with Agriculture Extension Department and Krishi Vignayana Kendras for getting best yields and technical advancement in Agriculture? [ ]
(a) Nil (b) Very Little (c) To Some Extent (d) To a Greater Extent (e) To a Complete Extent

6.2. Do banks act as catalyst to promote Contract Farming? [ ]
(a) Nil (b) Very Little (c) To Some Extent (d) To a Greater Extent (e) To a Complete Extent

VII. Strengthening of SHGs

7.1. Do Tenant Farmers take Crop Loans via Joint Liability Groups? [ ]
(a) Nil (b) Very Little (c) To Some Extent (d) To a Greater Extent (e) To a Complete Extent

7.2. Reasons for not joining Tenant Farmers in Joint Liability Groups? Please ✓
1. Illiteracy
2. Lack of group cohesiveness
3. Lack of Awareness on Group benefits

7.3. Model that you prefer to accelerate Bank Linked SHGs. Please ✓
1. Business Correspondents
2. Business Facilitators
3. Micro Finance Institutions
4. NGOs
5. Joint Liability Groups

VIII. Women in Agriculture

8.1. Do banks give crop loans exclusively for Women in Agriculture? Please ✓
Yes / No

8.2. How would you like to overcome the barriers of gender perspective in Agriculture?
1. Women SHGs exclusively for agriculture
2. Sanctioning loans to tiny agriculture projects like micro irrigation, farm mechanization and warehouse management
3. Sanctioning loans to tiny food processing units
4. Agri-Clinics and Agri-Business Centers
5. Rural Godown Scheme
IX. Banks in CSR

9.1. Do banks consider ideal N: P: K ratio (4:2:1) while issuing loans? [ ]
(a) Nil (b) Very little (c) To Some Extent
(d) To a Greater Extent (e) To a Complete Extent

9.2. Do banks give any extra benefits to farmers who follow Micro Irrigation System practices like drip irrigation or sprinklers. [ ]
(a) Nil (b) Very Little (c) To Some Extent
(d) To a Greater Extent (e) To a Complete Extent

9.3. Do banks provide any special benefits to farmers who follow Organic Farming practices? [ ]
(a) Nil (b) Very Little (c) To Some Extent
(d) To a Greater Extent (e) To a Complete Extent

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