APPENDIX I

SCHEDULE RELATING TO THE SURVEY OF NARSINGPUR AGRICULTURAL DEVELOPMENT BLOCK IN CACHAR DISTRICT (Fifty farmers interviewed)

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1. Name of the Respondent :
   (Farmer)

2. Address :

3. Total area of holding :

4. Size of the agricultural holding:
   (i) Very small
   (ii) Small
   (iii) Medium
   (iv) Large

5. Location of the holding :

6. Type of the agricultural crops produced:

7. Total production (year wise)
   Area -
   Production -

8. Total number of people employed in the farm (year wise)
9. Agricultural allied activities, if any :

10. Annual gross value of the product : producing (Year wise)

11. Total number of people employed in agricultural : allied activities (year wise)

12. Total amount of fund invested in agriculture : (year wise)

13. Total amount of fund invested in agricultural : allied activities (year wise)

14. Whether the total investment is owner's self contribution or borrowed funds :

15. Name of the bank from where fund has been borrowed:
   (i) Amount borrowed Rs. :
   (ii) Date of borrowing :
   (iii) Nature of loan :
   (iv) Purpose of loan
   (v) Portion covered (out of the total investment)

16. Any fund borrowed from any other financial institutions:
   (i) Name of the institution :
   (ii) Amount borrowed Rs. :
   (iii) Date of borrowing :
   (iv) Nature of loan :
   (v) Purpose of loan :
   (vi) Portion covered (Out of total investment)
17. Any fund borrowed from indigenous money lender:
   (i) Amount borrowed Rs.:
   (ii) Date of borrowing:
   (iii) Nature of loan:
   (iv) Purpose of loan:
   (v) Portion covered (Out of total investment)

18. Mention the type of loan issued by the Commercial Bank (year wise)

   Direct          Indirect
   (i) Term loan
   (ii) Crop loan

19. If borrowed from more than one banks, mention the name of the banks:

20. How many loan proposals have you sent to the bank (Mention year wise)

21. How many proposals have been sanctioned and what is the amount of loan issued by the Bank? (Mention year wise)

22. How many proposals have been rejected by the Banks? (Mention year wise)

23. Reasons for rejection:

24. Do banks make delay in issuing loan?

25. Reasons for taking more time?
26. Do banks inform you when the loan proposals are rejected?

27. Have the banks examined viability of your project?

28. Do you invest the borrowed funds in any other purpose except the one for which these have been borrowed?

29. Do banks provide any other services along with the loan issued?

30. Mention the nature of services:

31. Do banks pursue follow up measures after issuing the loan?

32. What is the nature of such follow up measures?

33. Do the technical personnel of the lending banks regularly visit your farm?

34. Are you satisfied with the behaviour of the lending bank and their lending policy?

35. Are you repaying the bank loan regularly? If not, state the reason why?

36. Mention the portion of the total loan that has already been repaid.

37. Special problem if any:
   (i) In getting bank finance:
   (ii) In utilising bank finance:
   (iii) In repaying bank finance: