INTERVIEW SCHEDULE FOR BANK BRANCH

BRANCH PROFILE

NAME OF BANK : 
LOCATION : 
TYPE OF BRANCH : SU/R

NO. OF VILLAGES COVERED UNDER SERVICE AREA : 
APPROXIMATE POPULATION IN SERVICE AREA :

1. (a) What is the major occupation of the population in your service area?
    (b) What are the major crops cultivated?
    (c) What is the level of production and productivity of agricultural crops grown in the area?

2. (a) What is the number of short term and long term agricultural loans disbursed by your branch in the last 5 years?
    (b) If the number of short term agricultural loans is higher, why is it so? (Is it because demand for investment loans is low?) - Please specify.
3. Give details about the agricultural loans given by your branch in the last two years

(ENLARGE FURTHER DETAILS IF NECESSARY/AVAILABLE)

<table>
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<tr>
<th>Sl. No.</th>
<th>Name of borrower</th>
<th>Purpose of loan</th>
<th>Land holding size of borrower</th>
<th>Amt. Sanctioned Amt.</th>
<th>Int rate</th>
<th>Amt. repaid</th>
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4. Do you have any problems in disbursing agricultural loans? Yes ☐ No ☐
   If yes, what are the main problems?

5. Have you met your head office targets regarding sanctioning of agricultural loans? Yes ☐ No ☐
   If No, why?

6. (a) What is your assessment of the recovery pattern in your branch?
   (i) Good
   (ii) Moderate
   (iii) Poor
(b) Is recovery better in case of crop loans or is it better in case of agricultural term loans? Why? Please specify. (Give recovery percentages for each.)

7. Do you face any major problems in recovering the loans?

   Yes ☐ No ☐

   If Yes, what are the constraints?

(i)

(ii)

(iii)

8. Who deals with agricultural loans in your branch? (Designation)

9. (a) How many field officers are there in your branch?

(b) How often do the field officers go on field visits to the villages?

(i) Monthly

(ii) Quarterly

(iii) Yearly
(c) What specific problems do they face in contacting borrowers?

(i)

(ii)

(iii)

10. In the last five year period, can you cite a few examples (at least 2) of borrowers of agricultural term loans whose investment has been economically viable in terms of:

(a) increase in income/increase in production?

Give specific details.

11. Similarly, in the last 5 year period, can you cite at least two examples wherein borrowers of agricultural term loans have failed to increase their level of production/income even after receiving the required credit from your branch? Give specific details.