Appendix - A

QUESTIONNAIRE FOR BENEFICIARIES

1st Part

1. Name of the Loanee:

2. (i) Village/Town (ii) Block (iii) Religion
   (iv) Caste (v) Sex (vi) Age (viii) Education

3. Family Member:
   (i) No of person (ii) No of educated person
   (iii) No of dependent person

4. Source of income:
   Agriculture/ Service/ Business/ others

5. Total Land Holding
   (i) Land used for agriculture purpose (in Bighas)
   (ii) Land not used for agriculture purpose (in Bighas)
   (iii) Land rented (in Bighas)
   (iv) Land rented out (in Bighas)

6. Whether you are a member of co-operative society? Yes/No.

7. Whether you have relation with any Govt. official? Yes/No.

8. Communication/ transportation:
   Distance from village to ---
   (i) Local Market ........ Kms.
   (ii) Post office ........ "
   (iii) Police Station ...... "
   (iv) Bank Branch ........ "


9. Whether transport facilities are available from the village to above agencies/institutions? If yes, indicate the type of transport facilities available:
   (i) Road Transport  (ii) Railways
   (iii) Water Transport  (iv) Other

10. Development of other institutions in the locality:

<table>
<thead>
<tr>
<th>No</th>
<th>Distance from the house</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Educational Institutions</td>
<td>...........</td>
</tr>
<tr>
<td>(ii) Health Centres</td>
<td>...........</td>
</tr>
<tr>
<td>(iii) Veterinary Centres</td>
<td>...........</td>
</tr>
</tbody>
</table>

Second Part

1. Name of the SGB branch from where the beneficiary received loan:

2. Name of the agency from whom the loan application was collected and submitted:

3. Name of the agency who forwarded the application to the bank:

4. Purpose of taking the loan:

5. Source of information about the loan's schemes:
   Bank Officials/ Block office/ Newspaper/ personal Contract/ other source/ Middlemen:

6. Date of submitting the loan application:
7. The number of times the borrowers had to gone to the bank branch after submitting the application:

8. Time taken for sanction of the loan after submitting the application:

9. Time taken for disbursement of the loan after sanction:

10. Reasons for delay in obtaining the loan:
   (i) Delay in submission of necessary document by the loanee.
   (ii) Delay in receiving the approval from Govt. agencies.
   (iii) Delay in the branch/Head Office of the SGB
   (iv) Any other reason.

11. Did you pay any 'margin' against the loan?

12. What type of security required by the bank?
   (i) Hypothecation of assets
   (ii) Mortgage of land
   (iii) Guarantor
   (iv) Personal Bond

13. What amount did you pay for receiving the loan?

14. Did you receive the loan through middleman? If yes, what amount was paid to him?

15. Borrowing:

<table>
<thead>
<tr>
<th>Types of loan</th>
<th>Sanction</th>
<th>Disbursement</th>
<th>Subsidy</th>
<th>Rate of Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Agriculture</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(ii) Industry</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(iii) Service/</td>
<td></td>
<td></td>
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<tr>
<td>(ii) Livestock</td>
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<td>(iii) Others</td>
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17. Repayment Capacity:

(i) Total annual Income (in Rs.)
(ii) Total expenditure (in Rs.)
(iii) Net Income (in Rs.)

18. Repayment Schedule:

(i) Total number of instalments.
(ii) No. of instalment paid.
(iii) No. of instalment due (at present)

19. Reason for non-payment of instalment at regular intervals:

(i) Low income generation.
(ii) Damage of assets.
(iii) Urgent family requirement
(iv) Time for repayment is too less.

20. Give your impressions about the financing by the SGB

(i) The amount of loan is inadequate - Yes/no
(ii) Borrowing procedures are complicated - Yes/No
(iii) The rate of interest is very high - Yes/no
(iv) Bank maintained preferential treatment - Yes/No

21. Whether the officers of the Bank/other Govt. agencies regularly visit your project? If yes then when

(i) Monthly       (ii) Quarterly
(iii) Half yearly  (iv) Yearly
16. What changes took place (after the loan)

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21. Whether the officers of the Bank/other Govt. agencies regularly visit your project? If yes then when

(i) Monthly        (ii) Quarterly
(iii) Half yearly   (iv) Yearly
22. Give the reason for non-availability of loan from other banks:
   (i) No branch near to the locality
   (ii) No actual idea about the bank loan.
   (iii) High rate of interest.
   (iv) They are not interested in granting loan to rural poor.

23. Source of obtaining loans (before bank loan)
   (i) Mahajan/Zamindar
   (ii) Relatives and families
   (iii) Others

24. Your Annual income
   (i) Pre-loan period (Rs.)
   (ii) Post loan period (Rs.)

25. Where you like to invest your additional income:
   (i) Deposit with the bank
   (ii) Purchase of gold/other assets
   (iii) Deposit with private agency.

26. Why do you/do not save with the SGB?
   (i) Bank may be liquidated.
   (ii) Amount may not be returned in time.
   (iii) Safety in rural branches.
   (iv) Rate of interest is low
   (v) Difficult procedure in deposit and withdrawal of amount.
27. Do you support the following statements:
   (i) Loan amount of the SGB is adequate - Yes/No
   (ii) Procedure of lending is simple - Yes/No
   (iii) Rate of interest on loan is not high - Yes/No
   (iv) Bank did not give any preferential treatment - Yes/No.

28. What improvement would you like: (Give the preference)
   (i) The period of repayment should be extended.
   (ii) The loan amount should be adequate and given in time.
   (iii) Procedure should be simplified
   (iv) Other facilities.

29. Total working hours per day for earning income:
   (i) Self........Hrs.
   (ii) Family members........Hrs.
   (iii) Other employees.....Hrs.