Appendices

QUESTIONNAIRE FOR FIELD SURVEY

Appendix-A : Questionnaire for Beneficiaries of Agricultural Loans

Appendix-B : Questionnaire for Banking Institutions of Sonitpur District for Agricultural Loans
Appendix-A

QUESTIONNAIRE FOR BENEFICIARIES OF AGRICULTURAL LOANS

1. Name of the loanee :

2. (i) Village/Town -
   (ii) Race (iii) Caste (iv) Block

3. Name of the Financial Institution from where the farmer borrows:

4. Family Members -
   (i) No. of persons (ii) Earning Members
   (iii) Farmers (iv) Non-farmers

5. Assets:
   (i) Total Land Holdings (in Bighas):
   (ii) Land for dwelling purpose (in bighas):
   (iii) Farm Land -
      (a) Owned (in bighas)
      (b) Rented in (in bighas)
      (c) Rented out (in bighas)

6. Irrigation source of the Farmer -
   (i) Flow Irrigation (ii) Lift Irrigation
   (iii) Ground Water Lift Irrigation (iv) Mobile Diesel Pump Irrigation
   (v) Private Shallow Tube-well
7. Machinery used by the Farmer -
   (a) Pump-set (Hired/owned)
   (b) Tractor (Hired/owned)
   (c) Power tiller

8. Liabilities -
   (i) Purpose of taking the loan -
   (ii) For development of farm land: Yes/No
   (iii) For purchase agricultural implements: Yes/No
   If yes, type of implements: Bullocks/Tractors/Pump-set/
   Bullock-Cart/Hoe/Plough-share/Shallow Tube-well/ Power
   tiller.
   (iv) For purchasing manure/Pesticides/Seeds/Hiring of
   labour.

9. From whom they come to know the banking schemes given to
   the farmers:
   Bank Officials/Farmers who had already availed the loan/
   Dealers of inputs, machinery/News papers.

10. Reasons for not availing of the co-operative loans:
    (a) Procedural difficulties;
    (b) disbursement difficulties;
    (c) inefficient organisational structure;
    (d) distant location; and
    (e) No need for additional loan.

11. Type of loans that are taken by the farmers: Short-term/
    Medium Term/Long term
12. Do you require to give any mortgage against the loan: Yes/No

13. What is the rate of interest of the loan that you have taken?

14. Time taken by the bank to obtain the loan after filing the application:

15. The No. of times the borrower had gone to bank branch after filing the application:

16. Give your impression about the bank financing -
   (a) The amount of loans are inadequate -
   (b) Borrowing procedure are too complicated -
   (c) The interest charges are very high.
   (d) The repayment periodicity is too short and inconvenient.

17. Family Income - (Farm products)

<table>
<thead>
<tr>
<th>Crops</th>
<th>Area in Bighas</th>
<th>Production in quintals</th>
<th>Home consumption</th>
<th>Sale proceeds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rice</td>
<td></td>
<td></td>
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<td>Jute</td>
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<td>Mustard</td>
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<td>Sugarcane</td>
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<tr>
<td>Potato</td>
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</tbody>
</table>

18. Farm Expenses
   (1) Fertilizers
   (2) Electricity
   (3) Seeds
   (4) Pesticides
   (5) Other input expenses.
19. Repayment capacity: (i) Total Income
   (ii) Total expenses
   (iii) Net Income

20. The repayment procedure of the loan:

21. Borrowings -

<table>
<thead>
<tr>
<th>Type of loan</th>
<th>Sanctioned</th>
<th>Subsidy</th>
<th>Utilise rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short term</td>
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<tr>
<td>Medium term</td>
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<td>Long term</td>
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</table>

22. What improved practices do you like to follow?

23. Achievement made in terms of production with the help of Bank Loans -

<table>
<thead>
<tr>
<th>Crops</th>
<th>Previous</th>
<th>Present</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Amount of production (in Qtls)</td>
<td>Area in bighas</td>
</tr>
<tr>
<td>(a) Rice</td>
<td></td>
<td></td>
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<tr>
<td>(b) Jute</td>
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<td>(d) Mustard</td>
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<tr>
<td>(e) Potato</td>
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</tbody>
</table>
24. Changes in the mode of production achieved -

(i) Irrigated area increases
(ii) Use of more fertilizers
(iii) Use of more plant protection measures
(iv) Use of more HYV seeds
(v) Use of Tractor services

25. From the following agricultural credit schemes which one you prefer most (give first three preferences):

(a) Crop loans  
(b) Land Development Loans  
(c) Irrigation loans  
(d) Machinery Loans  
(e) Life-stock loans  

26. Among the following credit agencies of agricultural loans from where you like to take loans most (give first three preferences):

(a) Nationalised Banks  
(b) Private Banks  
(c) Co-operative Societies  
(d) Private Agencies.

27. Give the reason for your choice about the particular credit Agency.

(a) Nearness  
(b) No Alternative  
(c) Sure of complete cost  
(d) Low interest rates  
(e) Quick services  
(f) Personal contact
28. Impression about the bank finance -
(a) The bank borrowing procedures are too complicated/simple.
(b) The interest charges are very high/nominal.
(c) The repayment periodicity is too short/inconvenient/not too short/convenient.

29. What are the social and economic inhibitions that you have faced in taking the loan?
(a) To be in a debt is bad.
(b) Debt brings down social prestige.
(c) Debt leads to obligation.
(d) Debt induces the family members to misutilise funds.
(e) Debt forms a habit.
(f) Debt leads to indiscriminate and lavish spending.

30. Farmer's opinion about the banks -
(a) They try to help farmers.
(b) They do not try to help farmers.
(c) They show some preferential treatment.

31. The following four facilities are given to the farmer, which facility would you expect most regarding the bank loans.
(1) The period of repayment should be extended.
(2) The loans should be adequate and timely.
(3) Procedures should be simplified.
(4) Loan should be available at the shortest period from the day of filing the application.

32. Out of your total net income how much you have saved?
33. Have you invested your additional income on - 
   (i) Household consumption  
   (ii) Agricultural Improvement  
   (iii) To increase your living standard.

34. What are your expected changes over the crop loans? 
   (Give first two preferences) 
   (i) Extension of repayment  
   (ii) Reduction in interest rates  
   (iii) Quick Service  
   (iv) Supply of adequate quantum  
   (v) Provision of Godown loans

35. What are your expected changes over the farm equipment 
   loans? (Give first two preferences) 
   (i) Extension of repayment period  
   (ii) Taking the responsibility of obtaining power 
        connection also.  
   (iii) Extension of instalment period  
   (iv) Provision of complete cost.