INTERVIEW SCHEDULE FOR BENEFICIARIES

1. Name and age of the borrower _________________________________

2. Name of the Village/Town _________________________________
   a) District ___________________ b) Block _____________________
   c) P.G.B. Branch ___________________________

3. Caste of the borrower; please tick (✓):
   a) S.C./S.T.; b) Backward Class; c) Upper Class.

4. Educational qualification of the borrower; please tick (✓):
   a) Illiterate; b) Below matric; c) Matric;
   d) Under graduate; e) Graduate and above.

5. Please tick (✓) the borrower category to which you belong:
   a) Agriculture and allied agricultural activities;
   b) Small business; c) Rural artisans.

6. a) Total Number of family members _________
   b) Number of earning members _________

7. From whom you came to know about the banking scheme providing
   loans to the rural poor: Give tick (✓)
   a) Bank officials; b) Farmers who have already availed
   the loan; c) Dealers of imputs machinery;
   d) News-papers.

8. Reasons for not availing of co-operative or commercial bank
   loans. Give tick (✓):
   a) Procedural difficulties;
   b) Disbursement difficulties; c) Distant location;
   d) Inefficient organisational structure.

9. In which income group the borrower falls: please tick (✓):
   a) 0 to Rs. 2265.00 p.a.
   b) Rs. 2266.00 to Rs. 3500.00 p.a.
   c) Rs. 3501.00 to Rs. 4800.00 p.a.
   d) Rs. 4801.00 to Rs. 6400.00 p.a.
   e) Rs. 6401.00 and above p.a.
10. Under which scheme did you able to get the loan?
11. Mention the time that you have to wait for obtaining the loan from the bank?
12. How many times you have to visit the branch till to get the loan?
13. Do you require to give any mortgage against the loan? Yes/No.
14. Do you require to pay any margin to the bank? Yes/No.
15. Had you to pay any bribe etc.? Yes/No.
16. Mention your amount of loan received ______________________
17. Whether the loan amount given to you is sufficient to execute your scheme? Yes/No. If no; please tick (✓) to mention the source used for fulfilling the deficiency of loan granted to you by bank:
   a) Personal resources;
   b) Loan from friends/relatives;
   c) Loan from money lenders.
18. Mention the amount of subsidy (if any) ______________________
19. Have you got the required training or aiding skill to support your scheme? Yes/No.
20. Have you got godown or marketing facilities in your area? Yes/No.
21. Mention your credit requirement to fulfil your project or scheme ______________________
22. Gross income of the borrower from different sources:
   a) Before loan ____________ b) After loan ______________
23. Total land owned by the borrower:
   a) Before loan ____________ b) After loan ______________
24. Net area shown:
   a) Before loan ____________ b) After loan ______________
25. Double or Multiple cropped area:
   a) Before loan ____________ b) After loan ______________
26. Total Working hours per day
   a) Farm activity -
   b) Non-Farm activity -
   c) Traditional occupation -
27 Material possession (units) : Before loan After loan

| a) Bullocks - |  |
| b) Bullock carts - |  |
| c) Milch cattle - |  |
| d) Improved agricultural implements - |  |
| c) Tube/wells/Pumpsets - |  |
| f) Wells - |  |
| g) Motor cycles/cycles - |  |
| h) Traditional implements (plough etc.) - |  |
| i) Others (if any) - |  |

28. Expenditure of the family per annum :

<table>
<thead>
<tr>
<th>Items</th>
<th>Before loan</th>
<th>After loan</th>
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<tbody>
<tr>
<td>a) Feeding -</td>
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<td>b) Clothing -</td>
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<td>c) Housing -</td>
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<td>d) Fuel and light -</td>
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<td>e) Education and health -</td>
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<td>f) Servants -</td>
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29. Out of your total net income, how much you have saved specially in bank?

30. Please give tick (✓) to express your opinion about the reasons for delay in advancing loans:

| a) Paucity of bank staff ; | b) Non-co-operative attitude ; | c) Unnecessary queries ; | d) Others. |

31. Mention your amount of loan outstanding and overdues ________

32. What is the nature of loan repayment : please give tick (✓): a) Satisfactory ; b) Irregular ; c) Defaulters.

33. If irregular or defaulter ; please tick (✓) to mention the main reason for non-repayments:

| a) Inadequacy of income ; | b) Unwillingness to repay ; | c) Higher family consumption; | d) Redemption of old debts ; | e) Lack of recovery efforts by bank staff ; |
f) Death of animals; g) Serious illness of borrower or other members of the family; h) corrupt practices;
i) Non availability of sureties for obtaining subsequent loans.

34. Whether the repayment schedule of the loan is finalised with due consultation to the borrower; Yes/No.

35. Please give tick (✓) to express your opinion about the services rendered by RRBs: Excellent/Very good/Good/Satisfactory/Poor.

36. Whether the loan amount granted to you is properly utilised in your scheme? Yes/No. If no; please mention the alternative purposes for which loan amount is utilised.

37. Which one of the facilities would you expect regarding the bank loans; Please give tick (✓):
a) Period of repayment should be extended, b) The loans should be adequate and timely; c) Procedures should be simplified; d) Loans should be available as early as possible.

38. What is done in case of floods or death of livestock or fire-damage?

39. Does the branch manager supervise the credit granted to you? Yes/No.

40. What is your opinion about the schemes now? Any suggestions.