APPENDIX- I

Dear respondents,

I am S.N. Beena, Asst Prof, Cauvery College, Gonicoppal, Kodagu District, pursuing PhD degree from University of Mysore under the guidance of Prof H Nanje Gowda, Principal, Yuvaraja’s College, Mysore. My topic is “INSTITUTIONAL FINANCE TO COFFEE GROWERS IN KARNATAKA”. Your precious time spared to fill in the questionnaire will be remembered with gratitude forever and I will be ever thankful to you. Assuring you that the information will be used only for academic purpose and will be confidential,

Yours Sincerely,

Beena S.N.

QUESTIONNAIRE I

PART I

NAME:

OCCUPATION: PURE PLANTER/ PLANTER CUM-------

AGE:

EDUCATION:

NO. OF DEPENDENTS:

ANNUAL INCOME:

LAND HOLDINGS: LESS THEN 05 ACRES, 05-10, 10 AND ABOVE.

ADDRESS

PART II

1. Nature of Estate: new/old

   If old, how old: 10-15 years, 15-20 years, 15 and more

2. Cost of new estates per acre:

   2.1 Cost of land:
2.2 Jungle cutting and fencing:
2.3 Marking, pit making and planting:
2.4 Cost of plants and total plants required:
2.5 Gestation period:
2.6 Manuring, weed cutting etc per year:

3. **Cost concepts of old estates per acre:**
   3.1 Maintenance of fence and weed cutting:
   3.2 Pruning of,
      i. coffee plants:
      ii. shade trees:
   3.3 Trenching and maintenance of trenches:
   3.4 Manuring:
      i. Type of manure:
      ii. Cost per bag:
      iii. No. of bags required:
   3.5 Cost of irrigation:
   3.6 Cost of picking:
   3.7 Cost of drying, packing, transport etc:
   3.8 Average yield per acre:

4. ** Equipments used:**
   4.1 Sprinkler sets:
   4.2 Weed Cutter:
   4.3 Electric saw:
   4.4 Tiller/jeep:
   4.5 Drying Yard type:
   4.6 Labour quarters:
   4.7 Picking Sheets:

5. ** Loan Particulars:**
   5.1 Amount borrowed:
   5.2 Type of loan: Short term/Medium term/Long term:
   5.3 Source of borrowing: commercial banks/Cooperatives/RRBs/Coffee Boards/Others
   5.4 Rate of interest:
   5.5 Nature of loan: Personal/Mortgage
   5.6 Problems connected with Borrowing:
      i. Documents required
      ii. Time gap between applying and sanctioning of loan:
      iii. Corruption and beauriocratic practices:
      iv. Difference between amount sought and amount granted:
      v. Restriction on the amount:
   5.7 Which is the problem faced by you in securing loan.
   5.8 Do you borrow the maximum amount fixed? Yes/No
   5.9 If no, please mention the reason.
5.10 Purpose of loan: buying land/maintenance/establishment/others specify.
5.11 Did you enjoy any loan waiver? Yes/No
5.12 If yes, what is the amount?
5.13 Have you enjoyed interest subsidy: Yes/No
5.14 Which source you feel better for borrowing? Commercial banks/cooperatives/RRBs/Coffee Board.
5.15 Please mention the reason for the preference. Less time consuming/less documentation/No corruption/No restriction on the amount/less interest.
5.16 Have you enjoyed rainfall insurance scheme benefits? Yes/No

Anything you wish to share:

THANK YOU
Dear respondents,

I am S.N. Beena, Asst Prof, Cauvery College, Gonicoppal, Kodagu District, pursuing PhD degree from University of Mysore under the guidance of Prof H Nanje Gowda, Principal, Yuvaraja’s College, Mysore. My topic is “INSTITUTIONAL FINANCE TO COFFEE GROWERS IN KARNATAKA”. Your precious time spared to fill in the questionnaire will be remembered with gratitude forever and I will be ever thankful to you. Assuring you that the information will be used only for academic purpose and will be confidential,

Yours Sincerely,
Beena S.N.

**QUESTIONNAIRE II**

1. **Name of the Institution:**
2. **Location:**
3. **Loan particulars:**
   3.1 Total loan sanctioned for the last five years:
      
      | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 |
      |---------|---------|---------|---------|---------|
   3.2 Total agricultural loans sanctioned for the last five years:
      
      | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 |
      |---------|---------|---------|---------|---------|
   3.3 Type of agricultural loan:
      Personal/mortgage/equipment/watershed/vehicle/commodity storage
   3.4 Max and Min limit per acre:
   3.5 Standard time for sanctioning of loans:
   3.6 Fees and service charges:
   3.7 Method of disbursement: Single/Installment:
   3.8 Repayment Schedule: Single /Installment:
   3.9 Renewal timings:
   3.10 Documents required:
   3.11 Interest rates for the last five years:
      
      | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 |
      |---------|---------|---------|---------|---------|
   4. **Recovery status for past five years:**
      
      | 2008-09 | 2009-10 | 2010-11 | 2011-12 | 2012-13 |
      |---------|---------|---------|---------|---------|
   5. **Credit evaluation procedure of borrowers:**
   6. **ANYTHING YOU WISH TO SHARE**

THANK YOU