ANNEXURE - III

Interview Schedule of Beneficiaries

KARNATAK UNIVERSITY DHARWAD

RESEARCH PROJECT

RESEARCH : SRI C.S. DABB, M.A.
Department of Economics,
B.K. College of Arts, Science
and Commerce, Chikodi.

GUIDE : Dr.A.B. KALKUNDRIKAR,
Department of Economics,
Gogte College of Commerce,
BELGAUM.

SUBJECT : "Financing of Crop Loans by
Commercial Banks. A Case
Study of Chikodi Taluka".

FORM - 3

QUESTIONNAIRE OF BENEFICIARIES

PART - A : General Information of the Loanee

1) Name in full : 
2) Address : 
3) Age : 
4) Male or Female :
5) Caste, Scheduled Caste,
   Scheduled Tribe, Backward Class : 

6) Literate, Semi-literate or Illiterate.

7) Level of education up to 7th standard, upto Metric, up to Degree or Post Graduate:

8) Occupation:
   a) Main
   b) Supplementary:

9) What is the total number of people of your family?

10) How many of them are earners?

11) How many of them are non-earners?

12) What is the probable annual income of your family?

13) What is the probable expenditure of your family?

14) Is any member of your family being employed in other place? If so give details.

15) What is the size of land which you cultivate?

16) How much is owned by you and how much is cultivated under tenancy?
17) Do you cultivate irrigated or un-irrigated land?

18) Which crop do you grow in a year? Specify.

19) Do you participate in development programmes conducted at the village level?

20) What is your role in rural Development?

PART - B ECONOMIC IMPACT OF CROP LOANS

21) What is crop loan? which crops do you grow? which bank serves your area?

22) From which Bank have you borrowed crop loan?

23) At what rate of interest did you borrow crop loan?

24) When did your Bank start providing crop loan?

25) Have you got an account in the Bank? If so what type of account it is?
26) When did you borrow crop loan? (mention year or month)
27) Had the Banks lent once at a time or in instalments?
28) How much crop loan was lent against Tobacco/Sugarcane/Beetle/and other crops?
29) What is the length of the period of crop loan (in months or in years)?
30) How much was lent in cash and in kind?
31) Are you a small farmer/marginal farmer or a big farmer?
32) How much amount, borrowed was used for the following purposes?
   a) In Kind:
      1) For seeds:
      2) For Fertilizers:
      3) For Pesticides:
      4) For others:
   b) In Cash:
      1) For payment of hired labour
      2) Payment for tillage, land preparation etc.
3) Hire charges for Tractor and agricultural machinery.
4) Electricity charges.
5) Transport charges.
6) Harvesting charges.
7) Other charges.

(c) Total:

33) Do you consider that there is an increase in the area under HYV seeds, fertilisers' consumption and pesticides after loan being utilised? If so how much?

34) What was the average yield per acre before crop loan?

35) What is the present yield per acre after the loan is utilised?

36) What was the average annual income of your family before crop loans were borrowed?

37) What is the average annual income of your family after the loan is utilised?

38) Are you a loanee of a Co-operative Society or a Bank or both?
39) Have you repaid the loan amount regularly? If not why?

40) Do you agree with the procedure of crop loan of your bank?

41) Have you faced any problem while getting crop loan?

42) If yes, how did you face them?

43) Have you used the crop loan for the purpose for which it was lent?

44) Did the Rural Development Officers verify your records of land?

45) Do they conduct pre-sanction & post-sanction inspection?

46) Did the bank's staff co-operate in getting loan?

47) What are the benefits derived by you after the loan is utilised?

48) What is your opinion regarding functioning of commercial banks?

49) What difference do you find between financing by co-operative society and a commercial bank or R.R.B.?
50) Have you misused the loans? If so, how much and why?

51) How much time is taken in sanctioning crop loans?

52) How much expenditure is incurred by you for getting a loan of Rs.1000/-, 5000/- or 10,000/-? Give details?

53) Do you find an increase in saving by you after the loan is utilised?

54) Is there an increase in your banking habit and No of accounts after loan is utilised?

55) Any other improvement.

56) What measures do you suggest to improve the scheme?

57) Were you borrowing from money lenders before you obtained crop loans from banks? If yes how much were you borrowing from them?

58) Do you still borrow from private money lenders even after obtaining crop loans? If yes for what purposes and how much?
59) Do you think that the crop loans given by banks for the specific purposes are adequate? If no how much more do you require for those purpose for which crop loans are given?

60) Did you utilise the loan after it was sanctioned? If no why did you not use it?