APPENDIX - A

AGRICULTURAL CREDIT BY THE CANARA BANK –
AN EMPIRICAL STUDY OF UTILISATION BY THE
BORROWERS IN MADURAI DISTRICT

INTERVIEW SCHEDULE

District: Madurai

I. PERSONAL INFORMATION

1. Name of the Respondent : 

2. Address : 

3. Gender : Male □ Female □

4. Age in Years : Upto 35 [ ] 35-50 [ ] Above 50 [ ]

5. Marital Status : Married/Unmarried/Widower/Divorced

6. Educational Status : Illiterate / Upto X standard / Above X standard

7. Nature of the Family : Nuclear Family [ ] Joint Family [ ]

II. FARMING PRACTICES

8. Size of the Family : 

   (Less than 10 is considered as half)

9. Place of Origin : Urban [ ] Semi Urban [ ] Rural [ ]

10. Community : BC [ ] MBC [ ] SC/ST & OTHERS [ ]

11. Occupational Status of Agriculture : Primary [ ] Subsidiary [ ]
12. Economic Status

a) Income from agriculture in ₹

   i) Farm income from sale of produce and by products :

   ii) By working as agricultural labourer :

   iii) By using the bullockcarts :

   iv) Through ploughing the land :

   v) By selling the cattle feed :

   vi) By sale of the seeds stored for sowing :

   vii) Others if any, specify :

        Total :

b) Income from other Sources in ₹

   i) Through house rent :

   ii) Through business :

   iii) Others if any, specify :

        Total :

c) Annual household income (in ₹) (a+b) :

d) Annual household expenditure (in ₹) :
e) Sources of savings

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Source</th>
<th>Amount in ₹</th>
<th>Interest amount per year in ₹</th>
<th>Installment</th>
<th>Total Amount in ₹</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>By way of Interest</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Deposit in Banks</td>
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<tr>
<td>3.</td>
<td>Post Office Savings</td>
<td></td>
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</tr>
<tr>
<td>4.</td>
<td>Chit Funds</td>
<td></td>
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<tr>
<td>5.</td>
<td>Vessel Funds</td>
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<tr>
<td>6.</td>
<td>Jewel Funds</td>
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<tr>
<td>7.</td>
<td>Others if any, specify</td>
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<tr>
<td></td>
<td>Total</td>
<td></td>
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</tbody>
</table>

13. Distance of the Bank in (kms) : __________

14. Source of irrigation : Canals [ ] Tanks and Wells [ ]

                          Rain fall [ ]

15. Tenurial status and size of land holdings in acres

a) Own cultivation : 

b) Owner cum tenant : 

c) Tenant : 

d) Share cropper : 

e) Agricultural worker : 

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Total
16. Nature of land : Dry [ ] Wet [ ] Dry and Wet [ ]
17. Tenure of land : Free hold [ ] Lease hold [ ]
18. Number of earning members : Upto 2 [ ] 3 and 4 [ ]
5 and above [ ]
19. Farming experience in years :

III. DETAILS OF AGRICULTURAL BORROWINGS FROM CANARA BANK

20. What kind of loan that you have availed yourself of from the Canara Bank?

a. For agricultural activities

<table>
<thead>
<tr>
<th>SLN no.</th>
<th>Loan category</th>
<th>Year of Borrowing</th>
<th>Duration of the Loan</th>
<th>Amount of Loan in ₹</th>
<th>Subsidy if any</th>
<th>Number of Installments</th>
<th>Amount Repaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Crop Loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>2.</td>
<td>Land Development</td>
<td></td>
<td></td>
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<tr>
<td>3.</td>
<td>Farm Mechanisation</td>
<td></td>
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</tr>
<tr>
<td>4.</td>
<td>Minor Irrigation</td>
<td></td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>5.</td>
<td>Plantation Level / Horticulture</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
b. For agricultural related activities

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Loan category</th>
<th>Year of Borrowing</th>
<th>Duration of the Loan</th>
<th>Amount of Loan in ₹</th>
<th>Subsidy if any</th>
<th>Number of Installments</th>
<th>Amount Repaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Dairy Development</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Poultry Development</td>
<td></td>
<td></td>
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<tr>
<td>3.</td>
<td>Sheep / Goat rearing</td>
<td></td>
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<tr>
<td>4.</td>
<td>Fisheries</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>5.</td>
<td>Others if any</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

c) Mention the other sources of agricultural credit

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Source</th>
<th>Amount Borrowed in ₹</th>
<th>Purpose</th>
<th>Rate of Interest in %</th>
<th>Amount Repaid in ₹</th>
<th>Amount Outstanding in ₹</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Other Public Sector Commercial Banks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Private Sector Banks</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>3.</td>
<td>Cooperative Societies</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>4.</td>
<td>Money Lenders</td>
<td></td>
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<tr>
<td>5.</td>
<td>Friends and Relatives</td>
<td></td>
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<tr>
<td>6.</td>
<td>Others if any, specify</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

21. Whether the Quantum of loan sanctioned is sufficient?

Yes [ ] No [ ]

If no, how much amount of loan that you are needed to fulfill your satisfaction?

22. Term of Credit : Short term [ ] Medium term [ ] Long term [ ]
IV. UTILISATION OF AGRICULTURAL CREDIT

23. Did you utilize the loan to the purpose for which it was sanctioned?

     Yes [ ]    No [ ]

     If no, what factors forced to you to utilize the loan for other purposes?

24. When do you make repayment?  Tick in the appropriate box.

     a) Before due date [ ]
     b) On the due date [ ]
     c) On getting reminder [ ]
     d) When supervisor calls on for collection [ ]
     e) When legal notice in served [ ]
     f) On the execution of decree [ ]

25. Cropping Pattern for the year 2012-13

<table>
<thead>
<tr>
<th>Name of the crop</th>
<th>Area under cultivation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before availing loan</td>
</tr>
<tr>
<td>Cotton</td>
<td></td>
</tr>
<tr>
<td>Black gram</td>
<td></td>
</tr>
<tr>
<td>Maize</td>
<td></td>
</tr>
<tr>
<td>Sunflower</td>
<td></td>
</tr>
<tr>
<td>Paddy</td>
<td></td>
</tr>
<tr>
<td>Chillies</td>
<td></td>
</tr>
<tr>
<td>Banana</td>
<td></td>
</tr>
<tr>
<td>Rahi &amp; Jowar</td>
<td></td>
</tr>
<tr>
<td>Any other, specify</td>
<td></td>
</tr>
</tbody>
</table>
26. What machinery is launched by the bank to collect the loan?
   a) Spontaneous
   b) Supervision
   c) Sending remainders
   d) Through court order
   e) Squad

27. Are you confident that you can get another loan immediately after repaying
   the previous loan fully? How many times?
   Yes [ ] No [ ]
   Number of times:

28. How did you approach the bank for availing of loan?
   Directly [ ] Through mediators [ ]
   If through intermediaries, state the type of intermediaries
   (i) Village Extension Officers
   (ii) Government officials
   (iii) Friends and Relatives
   (iv) Others if any, specify

29. Opinion about the Canara Bank

V. DETAILS OF SECURITY AND SERVICE CHARGES

30. Have you given any security in availing of agricultural and related loans?
   Yes [ ] No [ ]
   If yes, specify the type of securities offered by put a tick mark
   a) Hypothecation of goods [ ]
b) Mortgage of land [ ]
c) Mortgage of other properties [ ]
d) Mortgage of jewels [ ]
e) Mortgage of bonds [ ]
f) Third party guarantee [ ]
g) Others if any specify:

31. Have you ever paid penal interest for delayed payment?

Yes [ ]  No [ ]

If yes, specify the reasons.

a) 

b) 

c) 

VI. DIFFICULTIES IN AVAILING AND REPAYING THE LOAN

32. Do you find any difficulty in availing of the loan?

Yes [ ]  No [ ]

If yes, specify the difficulties

a) 

b) 

c) 

33. Do you find any difficulty in repaying the loan?

Yes [ ]  No [ ]

If yes, specify the reasons

a) 

b) 

c)
34. Are you able to save money regularly? Yes [ ] No [ ] If yes,

Periodicity

1) Monthly [ ] Amount in ₹.
2) Bi-monthly [ ] Amount in ₹.
3) Once in 3 months [ ] Amount in ₹.
4) Once in 6 months [ ] Amount in ₹.
5) Once in a year [ ] Amount in ₹.

35. Have you invested from your savings? Yes [ ] No [ ]

If yes, specify the type of investment and amount.

a)

b)

c)

36. How do you feel about the rate of interest charged by the Canara bank when compared with other financial promoters?

a) Other Public Sector / Commercial Banks :

b) Private Sector banks :

c) Co-operative Societies :

d) Money Lenders :

e) Friends and Relatives :

f) Others if any, specify :
VII. ASSET POSITION

37. Assets of the farmers before availing of loan in ₹

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>House Land</th>
<th>Live Stock</th>
<th>Wells</th>
<th>Jewels</th>
<th>Investment</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

38. Assets of the farmers after availing loan in ₹

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>House Land</th>
<th>Live Stock</th>
<th>Wells</th>
<th>Jewels</th>
<th>Investment</th>
<th>Others</th>
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</tbody>
</table>

VIII. REASONS FOR OVERDUES

39. List the following in order

a) Failure of crop [  ]
b) Fall in prices [  ]
c) Insufficient market [  ]
d) Non-receipt of income from other sources [  ]
e) Diversion of funds to capital formation’ [  ]
f) Diversion of fund for unproductive purpose [  ]
g) To settle personal loan [  ]
h) Increased consumption [  ]
i) Willful default [  ]

j) If any other, specify