ANNEXURE-I  
RESPONDENT’S SCHEDULE

1. Name
2. Address

3. Family Members: Adult _____, Children _____, Working on farm_______
4. Education: Graduate / Matriculation / Read & Write / Illiterate
5. Any training in Agricultural Profession? If yes, specify:__________________
6. Operational Holding
   (a) Owned __________
   (b) Leased in_______(i) Crop Share _________, (ii) Cash Rent________
   (c) Leased out _______(i) Crop Share __________, (ii) Cash Rent________
   Total (a + b + c ) ___________________

7. Farm Labour Structure: Adult Male Adult Female Child

   Amount
   Cash Kind

   a) Family Labour
   b) Permanent
      Hired Labour
         i) Share Basis
         ii) Cash Basis

8. Social Status: Member of any organization! Y / N

   Organization                     Position
   a) Block Samti                   Member / Chairman
   b) Panchayat                     Member / Sarpanch
   c) Coop. Society                 President / Secy. / Member
   d) Kisan Union / Kisan Sabha
   e) Any Other (specify)
### 9. Crop Pattern, Production and Sale

<table>
<thead>
<tr>
<th>Crop</th>
<th>Area (Acres)</th>
<th>Yield (q)</th>
<th>Product Sold (q)</th>
<th>Price (Rs/q)</th>
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</thead>
<tbody>
<tr>
<td><strong>Kharif</strong></td>
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<tr>
<td>Paddy</td>
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<tr>
<td>Cotton Am.</td>
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<tr>
<td>Cotton Desi</td>
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<td>Fodder</td>
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<td>Vegetables</td>
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<td>Fruits</td>
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<td>Oil seeds</td>
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<tr>
<td>Sugarcane</td>
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<tr>
<td><strong>Rabi</strong></td>
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<tr>
<td>Wheat</td>
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<td>Others</td>
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### 10. Production Expenditure on Farm

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<th>Crop</th>
<th>Physical Qty.</th>
<th>Physical Value</th>
<th>Labour Qty.</th>
<th>Labour Value</th>
<th>Mechanical Qty.</th>
<th>Mechanical Value</th>
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<tbody>
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<td>Wheat</td>
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</table>
11. Fixed Expenses
   a. Land revenue
   b. Water charges
   c. Cash Crop Tax
   d. Farm Inventory

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<tr>
<th></th>
<th>Current Value</th>
<th>How old</th>
<th>Life Exp.</th>
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<td>Trolley</td>
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12. Annual Farm Income

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<th>Kharif</th>
<th>Rabi</th>
<th>Total</th>
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<tbody>
<tr>
<td>a) Crop</td>
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<tr>
<td>b) Dairy</td>
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<tr>
<td>(1) No. of milch animals: Buffaloes Cows</td>
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<td>(2) Milk Produced (Kg / Day)</td>
<td>Avg. Price (Rs. / Lt.)</td>
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<td>(3) Milk Sold (Kg / Day)</td>
<td>Avg. Price (Rs. / Lt.)</td>
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<td>(4) Expenditure on</td>
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<td>(i) Feed</td>
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<td>(ii) Fodder Green Dry</td>
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<td>Area Prod. Qty. Price</td>
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<td>(iii) Medicines</td>
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<td>(iv) Others</td>
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</table>

c) Poultry
d) Others (Specify)
Income from non – farm sources

a) Off farm work
b) Service
c) Pension
d) Grants
e) Rented Land
f) From Hiring out machinery
g) Any Other

13. Annual House Hold General Expenditure (Running):

a) Food
b) Education
c) Toxicants
d) Medicines
e) Electricity Bill
f) Vehicle
g) Telephone Bill
h) Life Insurance Payments
i) Any Other

14. Loans taken and Outstanding

a) Production loans for crops: Coop.Soc./ SCB / RRB / CA / Money Lenders / Others

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<thead>
<tr>
<th>Year</th>
<th>Amount Applied</th>
<th>Amount Obtained</th>
<th>Source</th>
<th>Interest</th>
<th>Paid Back</th>
<th>Installment</th>
<th>Outstanding</th>
<th>Overdue</th>
<th>Where Spent</th>
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<tbody>
<tr>
<td>Kharif</td>
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</table>
# 15. Farm investment during last 5 Years

<table>
<thead>
<tr>
<th>Item</th>
<th>Physical Unit</th>
<th>Amount Applied</th>
<th>Amount Borrowed</th>
<th>Month/Year</th>
<th>Int. Source</th>
<th>Paid Back</th>
<th>Installment Outstanding</th>
<th>Overdue</th>
<th>Amount Diverted</th>
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<td>d. Farm Mach. &amp; Equipment</td>
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<td>e. Cattle</td>
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<td>f. Poultry</td>
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<td>g. Piggery</td>
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### 16. Consumption and Social Loans during last five years

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<th>Purpose</th>
<th>Expenditure</th>
<th>Amount Borrowed</th>
<th>Source</th>
<th>Year</th>
<th>Interest Repaid</th>
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### 17. Time and Money Cost in Borrowing

<table>
<thead>
<tr>
<th>Item</th>
<th>Source</th>
<th>No.of Trips</th>
<th>Distance Travelled</th>
<th>Time/ Trip</th>
<th>Cost/ Fare</th>
<th>Food Cost</th>
<th>Days spent (Value Imputed)</th>
<th>Bribe Paid</th>
<th>Others</th>
<th>Total</th>
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<td>b. Guarantee/witness/Sureties</td>
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<td>Problems faced by the cultivators in getting the loan from institutions</td>
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<tr>
<td>Whether the farmers actually want the credit from the different institutions and for what purpose?</td>
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<td>If yes, then the problems which he had to face to get credit from the different institutions as:</td>
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<td>c) To get a copy of Society khata</td>
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<td>2. Problems of getting in time</td>
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<td>3. Problem of getting in adequate amount</td>
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<td>4. Problem in repayment plan fixed by institution</td>
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<td>5. Problem in offering security</td>
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<td>6. Cost of borrowing is too high</td>
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<td>7. Lack of awareness</td>
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<td>8. Rate of Interest</td>
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<td>9. Advance with influence</td>
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<td>10. Any other (specify)</td>
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A. Purpose of Loan
1. Did you obtain the credit? Yes / No
2. If yes,
   a) Agency ________________________________
   b) Purpose ________________________________

B. Procedure for applying credit & Processing of Application
1) Request for loan: Formal Application / Oral request
2) Application on the prescribed form: Yes / no
   a) If yes, from whom did you obtain the application form? _________________
   b) Language of the application form______________________________
   c) Size of the application form______________________________
   d) Did you fill the form yourself? Yes / No
   e) If no, who helped you in doing so? _____________________________
   f) Any thing paid for filling the application form_____________________
3) When did you formally submit your application? _____________________
4) When did you receive the loan? _________________________________

C. Processing of Loan
1) Who processed the proposal further? _____________________________
2) Was there any delay at their level? Yes / No
   a) If yes, what were the reasons for delay? ___________________________
3) Was the application recommended after the removal of the objections? Yes / No
   a) If no, what was the nature of additional objections made?
4) Were these objections avoidable? Yes / No
   a) If yes, what would you suggest to avoid such objections?
5) Was the loan sanctioned in time? Yes / No
   a) If no, what were the reasons? _________________________________
6) Was the amount applied for sufficient to meet your requirements? Yes / No
   a) If no, how much more did you require and for what purpose?
7) Was the total amount requested for by you recommended? Yes / No
   a) If no, reasons for recommending the lower amount?

8) Why didn’t you request for enough amounts to meet your requirements?

9) Did you to provide guarantees / securities at the time of filling application? Yes / No

10) Did you take the guarantor to the office of the lending institution? Yes / No

11) Did you find any difficulty for arranging guarantee? Yes / No
   a) If yes, describe the difficulty._________________________________

12) How can these difficulties be removed?___________________________

13) Is guarantor must? Yes / No
   a) If no, why? _______________________________________

D. Mode of Disbursement

1) At what place was the loan disbursed to you?

2) How far is it from your place?

3) Was the disbursement made in kind, cash, cheque or draft?
   a) If in kind, give detail _________________________________

E. Subsidies, if Any

1) Was the time and date of repayment suitable to your convenience? Yes / No
   a) If no, why? __________________________________________

2) What was the rate of interest? _________________

3) Was the interest subsidized? Yes / No
   a) If yes, extent of subsidy ________________

4) Was the interest rate charged reasonably? Yes / No
   a) If no, why? _________________________________________

F. Credit Supervision

1) Did the agency give you any technical / managerial assistance? Yes / No
   a) If yes, in what form _________________________________

2) Did the agency keep a check for the proper use of the credit? Yes / No
   a) If yes, specify the checks made ________________________
G. Loan Utilization

1) Did you utilize the loan for the purpose for which it was sanctioned? Yes / No
   a) If no, how much of it was used for the specified purpose? ___________
   b) What was the extent of diversion? ___________________

2) What were the reasons for diversion?
   a) Lack of consumption credit
   b) To repay old debts
   c) For the construction of a dwelling house
   d) For family maintenance expenditure
   e) For marriage and other religious ceremonies
   f) For meeting hospitalized expenditure
   g) Others (Specify)

H. Reasons for Preference of the Particular Source

1) Access
2) Rate of Interest
3) Timeliness
4) Formalities
5) Old Accounts or Debits
6) Credit Limit
7) Secrecy
8) Personal Relations
9) Any Other

For Non – Institutional Sources

1) Amount
2) Source
3) Rate of Interest
4) Method of calculating the Interest
5) Purpose of Loan
6) Loan requested for
7) Loan Provided
   a) Cash
   b) Kind
8) Time required sanctioning the Loan
9) Collateral Demanded
10) Any other Formality
11) Do you sell the produce through credit sources? Yes / No
    If Yes,
    a) Difference in the market price and price received for the product
    b) Deductions such as goshala fund etc.
    c) Over weighing of the produce sold
    d) Purchase of inputs and differences between market prices and prices of inputs charged
    e) Any other hidden cost
12) Do you check the records for correctness of amount to be recovered?
13) Does he charge any thing to sell the produce?
14) Any other charges
ANNEXURE-II
Schedule for Credit Source

1. Name of the Institution

2. Year of Establishment

3. Date of Advancing Farm Credit

4. Approximate number of Loans sanctioned in a year


6. Do you provide credit for consumption purpose?  Y / N
   a) If yes, for which purpose

7. What is the limit for consumption purpose loan?

8. Do you face any difficulty in dealing with farmers?  Y / N
   a) If yes, specify

9. Formalities to get the Credit
   a) Application form
   b) Documents required
   c) Photograph required
   d) Security Required
      i) For Productive
      ii) For Consumption
   e) Others
10. How much time do you take to sanction the loan?

11. How many trips a farmer usually makes to get the loan sanctioned?

12. What probable cost is involved in obtaining these loans sanctioned & on traveling etc. to the farmers.

   Time__________________, Rupees ______________________

13. Do you feel documents attached are necessary to get the loan? Yes / No

14. Adequacy of Amount Advanced
   a) Whether in general total amount requested is being sanctioned? Yes / No
      i) If no, what are the main reasons to sanction the lesser amount?

   b) Do you feel loans advanced are adequate? ST MT LT Cons.

15. Mode of disbursement:
   a) Whether the sanctioned loan is being disbursed by your branch/office/ self Yes / No
   b) If no, where it is being disbursed?
      i) Place
      ii) Distance from your place
   c) Whether the disbursement is being made in kind or cash
      i) If kind, specify
   d) Any agreement being executed at the time of disbursement? Yes / No
      i) If yes, specify
   e) What form of witnesses or guarantees is being accepted by you?

   f) Do you feel witness is must? Yes / No
   g) Do you only accept those witnesses to whom you know personally?
16. Rate of Interest and Security

a) What is the rate of interest charged by you?
   i) ST  ii) MT  iii) LT  iv) Consumption Purpose

b) Do you think rate of interest charged at present is?
   i) High  ii) Normal  iii) Low

c) What form of security is usually being accepted by you?
   i) ST  ii) MT  iii) LT  iv) Consumption Purpose

d) What form of security bothered you?

e) Along with security was any witness or guarantor required by you to support loan cases? Yes / No
   i) If yes, in which form

17. Mode of Repayment

a) Whether the amount is usually being repaid in installments? Yes / No
   i) If yes, Number Amount
      ST
      MT
      LT
      Consumption Purpose

b) Are the dates & time of installments, given in agreement form? Yes / No

c) Do the time & date suitable to
      Farmers  Y / N
      You  Y / N

d) Approximate number of cases who do not repay in time
      ST  MT  LT  Consumption Purpose

e) Is any penalty attached to late repayment? Yes / No
   i) If yes, how much
f) How much cost is usually incurred on recovery of the loan?
   i) Transport __________________________
   ii) Time _____________________________
   iii) Other costs (T.A. etc.) ________________

18. Technical and Managerial assistance
   a) Whether any technical guidance for proper utilization of loan credit is given by you? Yes / No
      i) If yes, in what form ______________________________
      ii) Cost involved ________________________________
   b) Do you help the farmer in executing the farm plan (raw material, marketing etc.) Yes / No
      i) If yes, how? _________________________________
      ii) Cost involved ______________________________
   c) Do you supervise the credit utilization? Yes / No
      i) If yes, in what form __________________________
      ii) Cost involved
         a) Transport ___________________________
         b) Time ______________________________
         c) T.A. etc. __________________________
         d) Others ____________________________
   d) Do you feel the farmers utilize the loan, for which it was advanced? Yes/ No

Percent diversions

19. Total cost involved in sanctioning the agricultural loan case (Rupees)?

   e) Do you issue notice to farmers who misutilize the credit? Yes / No
      i) If yes, cost involved

<table>
<thead>
<tr>
<th>Item</th>
<th>ST</th>
<th>MT</th>
<th>LT</th>
<th>Consumption Purpose</th>
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<td>102</td>
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</table>
ANNEXURE-III
Schedule for Non Institutional Credit Source

1. Respondent No.

2. Year of Establishment

3. Year of Advancing Farm Credit

4. Approximate number of Loans given in a year

5. Approximate number of farmers served by you: Loanees Others

6. Amount of Loan Sanctioned in a year

7. Approximate share of consumption loans

8. Purpose of Loan (Ranking Wise)
   a) Material
      i) Fertilizers
      ii) Chemicals
      iii) Diesel
      iv) Feed
      v) Seed
      vi) Investment
      vii) Consumption

9. Criteria for Credit (Prioritize)
   a) Size of holding
   b) Level of income
   c) Reputation in village
   d) Creditability of the borrower
10. Do you face any difficulty in dealing with farmers?  Y / N
   a) If yes, specify

11. Formalities to get the Credit
   a) Oral / Sign.
   b) Security Required
      i) For Agri.
      ii) For Consumption
   c) Others

12. How much time do you take to provide the loan?

13. How many trips a farmer usually makes to get the loan?

14. What probable cost is involved in obtaining these loans sanctioned & on traveling etc. to the farmers.
   Time ___________________ , Rupees ____________________
   a) Whether in general total amount requested is given? Yes / No
      i) If no, what are the main reasons to give the lesser amount?

15. Place where loan is disbursed:
   a) Whether the disbursement is being made in kind or cash or both?
      i) If kind, specify the material and approximate proportion of total loan disbursed
   b) Any agreement being executed at the time of disbursement? Yes / No
      i) If yes, specify
   c) What form of witnesses or guarantees is being accepted by you?

______________________________________________________
16. Rate of Interest and Security
   a) What is the rate of interest charged by you?
   b) Do you think rate of interest charged at present is?
      i) High       ii) Normal       iii) Low
   c) What form of security is usually being accepted by you?
   d) Do you feel witness is must? Yes / No
   e) Do you only accept those witnesses to whom you know personally?
      Yes / No
   f) Along with security was any witness or guarantor required by you?
      Yes / No
      i) If yes, in which form

17. Do you make some agreement for repayment? Yes / No
   a) Generally when repayment is made
   b) Approximate number of cases who do not repay in time and amount involved
   c) Is any penalty attached to late repayment? Yes / No
      i) If yes, how much
   d) How much cost is usually incurred on recovery of the loan?
      i) Transport __________________________
      ii) Time _____________________________
      iii) Muscle Men _______________________
      iv) Legal Notice ______________________
      v) Other costs (Bribe etc.) ______________
   f) Do you supervise the credit utilization? Yes / No
      i) If yes, in what form __________________________
      ii) Cost involved __________________________
   g) Do you feel the farmers utilize the loan, for which it was given?
      Yes / No
Percent diversion

18. **Total cost involved in the loan**

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<thead>
<tr>
<th>Item</th>
<th>Productive</th>
<th>Unproductive</th>
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<tbody>
<tr>
<td>Interest paid to others</td>
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<td>Book Keeping &amp; Receipts</td>
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<td>Other</td>
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19. **Do you deal in any other business?**

Inputs
Grocery
Clothing
Jewelry
Other

20. **Market Expenses charged**

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<th>Wheat</th>
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<th>Cotton</th>
<th>Other</th>
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<td>Weighing</td>
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<td>Carriage</td>
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<td>Other</td>
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21. **Do the loanee market their produce through you?**

22. **No. of cases when loanee did not market through you**

23. **How much loan is recovered from the marketed produce? Wholly/Partially?**