

## **Appendix-I**

### **SCHEDULE FOR KCC HOLDERS**

#### **PART-1**

1. Name of the farmer:
2. Details of family members:

Name of the family members	Sex	age	education	occupation

3. I) village:  
ii) Block:  
iii) Religion:  
iv) Caste:
4. I) primary source of income:  
Agriculture (1)/ business (2)/ service (3)/ others specify (0).  
ii) Secondary source of income: Agriculture (1)/ business (2)/ service (3)/ others specify (0).
5. Total land holding:-
  - i) Landless 0 to <3 Bigha (or 0 to <0.5 hactre).
  - ii) Marginal 3 Bigha to <7.5 bigha (or 0.5 to <1 hactre).
  - iii) Small 7.5 Bigha to <15 Bigha (or 1 hactre to < 2 hactre).
  - iv) Above 15 Bigha or > 2 hactre.
6. Pattern of land utilisation: (during the survey period)

Type	Gross cropped area	Amount borrowed since (in Rs.)	Source of loan	Year of taking loan	Rate of interest	Amount (in Rs.)	Over due
1	3	4	5	6	7	8	9
1. cultivated land							
i) Low							
ii) Medium							
iii) High							
iv) Tillah							

7. House structure:

Sl.no	Details	Amount borrowed	Source of loan	Year of construction
1	2	3	4	5
i) Pucca/kutcha/semi pucca				
ii) Kitchen				
iii) Cattleshed				
iv) Hygienic sanitation				

## 8. Live stock:

Type	No.	Amount borrowed (in Rs.)	Source of loan	% share if jointly owned	Loan repair repaid (in Rs.)	Outstanding (in Rs.)
1	2	3	4	5	6	7
i) Cow						
ii) Buffalo						
iii) Other's (specify)						

## 9. Physical instrument for cultivation:

Type	Amount borrowed (in Rs.)	Source of loan	Purchased/hired on (year/ Rs.)	Value (Rs.)	Loan outstanding (Rs.)	Over due (Rs.)
1	2	3	4	5	6	7
i)Plough: iron wooden						
ii)spades						
iii)pump set						
iv)tube well: shallow/ deep						
v)tractor						
vi)generators						
vii)power tiller						
viii)sprayer: HC/ power						

## 10. Ownership of consumer durables:

Item	Year of Purchase	Amount borrowed (Rs.)	Source	Loan repaid (Rs.)
1	2	3	4	5
i)utensils: Brase Stainless/ Aluminum				
ii)Bicycles/ scooter				
iii)clocks/ watches				
iv)Electrified house/ not electrified				
v)T.V/ Radio/Fan/LPG				
Vi)other's specify				

11. Do you have any financial savings in post office / bank / other agency?

12. Whether working full time / part time over the year in agriculture?

13. Food security (please tick):

- Less than one square meal per day for major part of the year.
- Normally one square meal per day but less than one square meal occasionally.
- Two square meal per day with occasional shortage.
- Enough food throughout the year.

14. Any member of the family work outside village? Yes (1) / No (0).

15. Reason for migration from household:-

- a) Inadequate land holding: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - b) Absence of subsidiary industry during off season: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - c) Job getting in outside: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - d) Lack of interest in farming activities: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - e) Lack of knowledge about farming: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - f) Due to Heavy hardworking: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - g) Educated rural youth search job rather than farming: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - h) Due to getting High income than farming activities: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
16. Do you save with the bank? Yes (1)/ No (0).  
If no, because
- a) No safety in rural branches
  - b) Complex process in deposit and withdrawal of amount
  - c) Rate of interest is low
  - d) Limited or no saving capabilities
  - e) Other causes

## PART- 2

17. Indebtedness of the household:

Source of loan	Year of taking loan	Amount in cash	Borrowed in kind	Amount demanded	Amount available	Interest rate	Amount repaid	Outstanding amount
Bank								
Money lenders								
Relative /friends								
Co-operatives								
Total								

18. Type of indebtedness
- A) For daily consumption purposes from informal sources
  - B) For production purposes from informal sources
  - C) For other purposes from informal sources
  - D) Borrowing only from institutional agencies
  - E) No indebtedness and possess assets
19. Are you getting any financial help from Bank for agricultural purposes through KCC scheme?  
YES (1) /NO (0). If yes,

20. Name of the bank and branch from where the beneficiary received the loan:-
- a) Source of information about the loan's schemes bank officials /agricultural department/ farmer's club / personal contact / others.
  - b) Name of the agency of getting the KCC loan application and who sponsored the KCC application to the bank.
  - c) Date of submitting the loan application.
  - d) The number of times the borrowers have to go to the bank branches for sanctioning the loan.
  - e) Time taken for disbursement of the loan after sanction.
  - f) Are there any middlemen in between the loanee and the bank? Yes (1)/ No (0).
  - g) How much money spends for receiving the loan?
    - I) To the middlemen:
    - II) Transaction cost:
    - III) Other expenditure:
  - h) What problems were faced in obtaining the loan?
    - i. Lack of security: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
    - ii. Complex procedure: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
    - iii. Difficulties in collecting the documents: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
    - iv. Lack of co-operation from the bank officials: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
    - v. Restricted banking hours: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
    - vi. Illiteracy: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
    - vii. Expenditure cost for lending money: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - i) How solved?
  - j) Do you know the VIEW (Village Level Extension Worker) of your area? Yes (1) / No (0).
  - k) At what interval they meet with you:
21. Do you know the interest rate pursued by the Banks: YES (1) / NO (0).
22. Whatever the amount of loan you are getting through KCC scheme, are you think that it is sufficient? YES (1) / NO (0).  
If No, Why it is not sufficient?
- a) What amount you have demanded?
  - b) What amount of money you get?
23. The loan which you got from KCC scheme used for :
- a. Amount spent on private consumption.
  - b. Repayment of old debts.
  - c. Inadequate loan amount.
  - d. Delay in disbursement of loan.
  - e. Amount used in better manner.
  - f. Other reasons.
  - g. No diversion.

24. The loan you have used for:
- a) Land improvement purposes b) Buying cattle c) Hiring inputs like seeds, fertiliser, tractor etc.
  - d) Spends for irrigation. e) Spend as a wage to the labour f) Other's specify.
25. What are the criteria of validation of claims by you due to KCC?
- a) Timely credit: Yes / No
  - b) Adequacy of credit: Yes / No
  - c) Simplified loan procedures: Yes / No
  - d) Estimation of repeated processing loan proposals: Yes / No
  - e) Low interest rate: Yes / No
  - f) High frequency of withdrawals and repayment: Yes / No
  - g) Symbol of prestige: Yes / No
  - h) Assured availability of loan: Yes / No
  - i) Benefits of crop insurance: Yes / No
  - j) Access to financial transactions: Yes / No
  - k) Benefit of early repayment of loan in a financial year: Yes / No
  - l) Revolving nature of credit availability: Yes / No
  - m) Flexibility of cash credit accessibility: Yes / No
  - n) Flexibility to withdraw cash credit from their designated branches of the district: Yes / No
  - o) Economising the time limit and superfluous transaction costs: Yes / No
26. Do you use agricultural inputs? YES/ NO.

Details of various inputs used per bigha :

Sl.No.	Input	Quantity used per bigha/year	cost
1	Fertiliser		
2	Seeds		
3	Pesticides		
4	Veterinary care		
5	Other (specify)		

27. Do you think that, the loan you got from KCC scheme improved/ increased your farming productivity? YES (1) / NO (0).  
If no, then what are the reasons?

28. What changes have taken place after the loan taken:

Unit	One year pre-loan period		One year post-loan period		
	Total Quantity	Gross agricultural production per bigha annually	Total Quantity	Gross agricultural production per bigha annually	Increase/ decrease
Production					
Land					
Live stock					
Tools					
Yearly income					

29. Repayment schedule:
- a) Total no. Of instalment
  - b) Repaying at regular interval                      yes (1)/ No (0)
  - c) Non-payment of instalment at regular interval :-
    - i) Project failure.
    - ii) Inadequate income from the activity financed.
    - iii) Lack of supervision and follow up by the concerned departments.
    - iv) Willful defaulter
    - v) Hoping for loan writing off.
    - vi) Adverse family circumstances:
    - vii) No default.
30. According to you, what are reasons of low frequency of withdrawals and repayment?
- a) Non-realization of agricultural income: yes/ no
  - b) Absence/ inadequate non-farm income: yes/ no
  - c) Inadequate agricultural income: yes/ no
  - d) Low crop intensity: yes/ no
  - e) No perceptible advantage of frequent withdrawal and repayment: yes/ no

31. Details of season-wise transaction under Kisan Credit Card:

First season		Second season		Third season	
Sanctioned	Recovery	Sanctioned	Recovery	Sanctioned	Recovery

32. In case of damage of crops due to natural calamities, whether the bank provides the loan conversions facilities?    Yes (1)/ No (0).
33. Whether bank has provided any insurance facility for the damage of crops?     Yes (1)/ No(0).
34. Do you think that with the introduction of advanced technology, banking transaction has become more hassle-free?    Yes (1)/ No (0).
35. Do you receive any benefit from bank through Personal Accident Insurance Scheme?    Yes (1)/ No (0).
36. What impressions do you have about the financing by the banks?  
Strongly Satisfied (1)/ satisfied (2)/ Normal (3)/ Dissatisfied (4)/ strongly dissatisfied (5).
37. Are you members of any Farmer's Club?                      Yes (1) / No (0).
38. Did you get any help from the Farmer's Club in getting the agriculture loan?    Yes (1) / No (0).
39. Do you think that Farmer's Club plays a role as a medium between the bank and the farmers?  
Yes (1)/ No (0).
40. Did you give any commission to the Farmer's Club for helping in lending procedure? Yes (1) / No (0).
41. Except helping in lending procedure, did they provide any extra service relating farming activities?  
Yes (1)/ No (0).

42. What type of extra service did they provide?
43. What are the expectations of you about KCC?
  - a) Credit limits be fixed on the basis of cost of production: yes/ no
  - b) Provision of consumption credit with production credit: yes/ no
  - c) Provision of KCC for non-farm activities too: yes/ no
  - d) A thorough link between KCC and Crop insurance: yes/ no

Signature of the Respondent

Dated

Signature of the Investigator

## Appendix-II

### SCHEDULE FOR NON-KCC HOLDERS

#### PART-1

1. Name of the farmer:
2. Details of family members:

Name of the family members	Sex	Age	Education	Occupation

3. i) village:  
ii) Block:  
iii) Religion:  
iv) Caste:
4. i) primary source of income:  
Agriculture (1)/ business (2)/ service (3)/ others specify (0).  
ii) Secondary source of income:
5. Total land holding:-
  - i) Landless 0 to <3 Bigha (or 0 to <0.5 hectre).
  - ii) Marginal 3 Bigha to <7.5 bigha (or 0.5 to <1 hectre).
  - iii) Small 7.5 Bigha to <15 Bigha (or 1 hectre to < 2 hectre).
  - iv) Above 15 Bigha or > 2 hectre.
6. Pattern of land utilisation: (during the survey period)

Type	Area in Bigha	Gross cropped area	Amount borrowed since (in Rs.)	Source of loan	Year of taking loan	Rate of interest	Amount (in Rs.)	Over due
1	2	3	4	5	6	7	8	9
1. cultivated land								
i) Low								
ii) Medium								
iii) High								
iv) Tillah								

7. House structure:

Sl.no	Details	Amount borrowed	Source of loan	Year of construction
1	2	3	4	5
i) Pucca/kutchi/semi pucca				
ii) Kitchen				
iii) Cattleshed				
iv) Hygienic sanitation				



## 8. Live stock:

Type	No.	Amount borrowed (in Rs.)	Source of loan	% share if jointly owned	Loan repair repaid (in Rs.)	Outstanding (in Rs.)
1	2	3	4	5	6	7
i) Cow						
ii) Buffalo						
iii) Other's (specify)						

## 9. Physical instrument for cultivation:

Type	Amount borrowed (in Rs.)	Source of loan	Purchased/hired on (year/ Rs.)	Value (Rs.)	Loan outstanding (Rs.)	Over due (Rs.)
1	2	3	4	5	6	7
i)Plough: iron wooden						
ii)spades						
iii)pump set						
iv)tube well: shallow/ deep						
v)tractor						
vi)generators						
vii)power tiller						
viii)sprayer: HC/ power						

## 10. Ownership of consumer durables:

Item	Year of Purchase	Amount borrowed (Rs.)	Source	Loan repaid (Rs.)
1	2	3	4	5
i)utensils: Brase Stainless/ Aluminum				
ii)Bicycles/ scooter				
iii)clocks/ watches				
iv)Electrified house/ not electrified				
v)T.V/ Radio/Fan/LPG				
Vi)other's specify				

11. Do you have any financial savings in post office / bank / other agency?

12. Whether working full time / part time over the year in agriculture?

Part time activity, if any, please specify.

13. Food security (please tick):
- Less than one square meal per day for major part of the year.
  - Normally one square meal per day but less than one square meal occasionally.
  - Two square meal per day with occasional shortage.
  - Enough food throughout the year.
14. Any member of the family work outside village? Yes (1) / No (0).
15. Reason for migration from household:-
- Inadequate land holding: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - Absence of subsidiary industry during off season: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - Job getting in outside: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - Lack of interest in farming activities: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - Lack of knowledge about farming: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - Due to Heavy hardworking: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - Educated rural youth search job rather than farming: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - Due to High income than farming activities: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
16. Whether the farmers are aware of the bankable agricultural scheme like KCC?  
Aware (1) / Not fully Aware (2)/ Not aware (0).
17. Do you save with the bank? Yes (1)/ No (0).  
If no, because
- No safety in rural branches
  - Complex process in deposit and withdrawal of amount
  - Rate of interest is low
  - Limited or no saving capabilities
  - Other causes
18. Why don't you go to the bank for loan for agricultural purposes?
- Lack of awareness about the Bank loan: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - Lack of Security: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - Fear of paper works: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - Illiteracy: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - Harassment by the Bank officials: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - Self contemn/ lethargy: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - Restricted Banking hours leading to lower accessibility: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
  - Have sufficient money: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).

- i) Expenditure cost for lending money: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
- j) Presence of bribe taken through G.S/ Bank stuff/ Middlemen/ FC's: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
- k) Presence of middlemen: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
- l) Discourage by seeing others: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
- m) Low capability to return: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
- n) Lack of timely provision of loan: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).
- o) Low production cost limit: (I) Strongly Agree (5), (II) Agree (4), (III) Neutral (3), (IV) Disagree (2) and (V) Strongly Disagree (1).

## PART- 2

### 1. Indebtedness of the household:

Source of loan	Year of taking loan	Amount in cash	Borrowed in kind	Amount demanded	Amount available	Amount repaid	Outstanding amount
Bank							
Agricultural money							
Lender /professional							
Money lenders							
Relative /friends							
Co-operatives							
Total							

### 2. Type of indebtedness

- A) For daily consumption purposes from informal sources
- B) For production purposes from informal sources
- C) For other purposes from informal sources
- D) Borrowing only from institutional agencies
- E) No indebtedness and possess assets

### 3. Whether you applied for Kisan credit card? Yes (1)/ No(0)

If No, state the reasons:

### 4. Do you know the reason for rejection of your application? Yes (1)/ No (0).

If Yes, what are the reasons:

- a) Wrong documentation
- b) Delay of submitting the proposal
- c) Lack of required particulars.
- d) Demand bribe by middlemen
- e) Other reasons.

5. Are you getting any financial help from non-institutional sources for agricultural purposes? YES (1) /NO (0). If yes, then
- What amount you have borrowed:
  - What is the interest rate:
  - In what basis you have to paid interest to the money lenders: monthly/ annually.
  - How much money spends for receiving the loan:
  - How much time is required for receiving the loan:
  - After what interval you have to pay this loan:
6. The loan you have used for:
- Land improvement purposes
  - Buying cattle
  - Buying inputs like seeds, fertiliser, tractor etc.
  - Spends for irrigation.
  - Spend as a wage to the labour
  - Other does specify.

7. Do you use agricultural inputs? YES/ NO.

Details of various inputs used per hectare per year:

Sl.No.	Input	Quantity used per hectare per year	cost	Amount of loan taken if any	Jointly owned or not	Terms of loan
1	Fertiliser					
2	Seeds					
3	Pesticides					
4	Veterinary care					
5	Other (specify)					

8. Do you think that, the loan you got from money lenders improved/ increased your farming productivity? YES (1) / NO (0).

If no, then what are the reasons?

9. What changes have taken place after the loan taken:

unit	One year pre-loan period		One year post-loan period		
	Quantity	Gross agricultural production per bigha annually	Quantity	Gross agricultural production per bigha annually	Increase/ decrease
i.land ii. live stock iii. tools iv. monthly income					

10. Repayment schedule for the non-institutional credit:
- a) Repaying at regular interval                      yes (1)/ No (0)
  - b) Non-payment of instalment at regular interval :-
    - i)        Diversion of lent money to non-productive uses
    - ii)       Insufficient agricultural income
    - iii)      Other causes
11. Are you members of any Farmer's Club?  
Yes (1) / No (0).
12. Did you have any help from the Farmer's Club in getting the agriculture loan?  
Yes (1) / No (0).
13. Do you think that Farmer's Club plays a role as a medium between the bank and the farmers?  
Yes (0)/ No (0).
14. Did you give any commission to the Farmer's Club for helping in lending procedure? Yes (1) / No (0).
15. How much you gave to the Farmer's Club?
16. Except helping in lending procedure, did they provide any extra service for the farmer's?  
Yes (1)/ No (0).
17. What type of service did they provide?

Signature of the Respondent

Dated

Signature of the Investigator