

A N N E X U R E N O . I I

- (i) Broad outline of interview schedule with agriculturists.
- (ii) Broad outline of interview schedule for the office bearers of Co-operative primary agricultural credit societies.
- (iii) Broad outline of interview schedule for office bearers of head office and branches of the bank.

BROAD OUTLINE OF INTERVIEW SCHEDULE WITH AGRICULTURISTS :

(I) GENERAL PRODUCTION AND MARKETING PROBLEMS :

1. General Information of agriculturists.
2. What is your total landholding ?
 - 1) Upto 1 hectare.
 - 2) Upto 2 hectare.
 - 3) Upto 3 hectare.
 - 4) Upto 4 hectare.
 - 5) Upto 5 hectare.
3. How many are the shares in your property ?
 - 1) 1 share
 - 2) 2 shares
 - 3) 3 shares
 - 4) 4 shares
 - 5) 5 shares
 - 6) 6 shares
 - 7) 7 shares
4. What is your total income per year from all sources ?
 - 1) Rs.10000 to Rs.20000
 - 2) Rs.20000 to Rs.30000

- 3) Rs.30000 to Rs.40000
- 4) Rs.40000 to Rs.50000
- 5) Rs.50000 to Rs.60000
- 6) Rs.60000 and above.

5. What are the various heads of sources of your income?

- 1) Paddy
- 2) Milch cattle
- 3) Horticultural crops
- 4) Sugarcane.

6. What is your income from each head of source of income?

- 1) Paddy Rs.
- 2) Milch cattle Rs.
- 3) Horticultural crops Rs.
- 4) Sugarcane Rs.

(II) SPECIFIC PRODUCTION AND MARKETING PROBLEMS :

1. What is the total production of each crop or product in terms of units ?

- 1) Paddy -
- 2) Horticultural
- 3) Products -
- 3) Sugarcane -
- 4) Milk -

2. Whether the water supply is adequate or inadequate ?

Yes/No.

3. What is the per unit cost of production in case of each crop or product.

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|---------------------------------|-----------|
| 1) Paddy - Rs. | Per unit. |
| 2) Horticultural Products - Rs. | Per unit. |
| 3) Milk Rs. | Per unit. |
| 4) Sugarcane Rs. | Per unit. |

4. What is the marketable surplus available from each crop?

- | | |
|----------------------------|--------|
| 1) Paddy - | Units |
| 2) Horticultural products. | Units |
| 3) Milk - | Units. |
| 4) Sugarcane - | Units. |

5. Whether agricultural processing industries are available in your area ?

Yes/No.

6. If yes, whether they are adequate or inadequate ?

Adequate/Inadequate.

7. What is the system of marketing adopted by you in case of each product or crop ?
1. Direct sale to consumers.
 2. Sale through co-operatives.
 3. Sale through commission agents.
 4. Sale through preharvest contractors.
8. What is the per unit cost of marketing the product or crop under the respective system used for marketing ?
1. Direct sale to consumers.
 2. Sale through co-operatives.
 3. Sale through commission agents.
 4. Sale through preharvest contractors.
9. What are the prices charged to consumers under the respective system of sale used ?
1. Direct sale to consumers.
 2. Sale through co-operatives.
 3. Sale through commission agents.
 4. Sale through preharvest contractors.
10. What is your share in the marketed surplus under the respective system of sale used by you ?
1. Direct sale to consumers.
 2. Sale through co-operatives.
 3. Sale through commission agents.
 4. Sale through preharvest contractors.

(III) FINANCIAL AND ADMINISTRATIVE PROBLEMS :

1. What is the source of finance used for production and marketing of agricultural produce ?

1. Commercial banks.
2. Co-operative bank.
3. Commission agents.
4. Preharvest contractors
5. Moneylenders etc.
6. Other sources if any specify -

2. What is the source of finance used for medium term development loans ?

1. Commercial banks.
2. Co-operative bank.
3. Moneylenders etc.
4. Other sources if any please specify.

3. By whom the proposals ~~for~~ loan are prepared ?

1. Self-preparation.
2. By group secretaries.
3. By Bank inspector.
4. Any other person please specify.

4. What is the system of preparing the proposal ?

1. Individual proposal
2. Blanket proposal.

5. What is the time consumed by the lending authority in sanctioning proposals?

1. Upto 1 month
2. From 1 month to 2 months.
3. From 2 months to 3 months.
4. Above 3 months.

6. If there is delay in sanctioning of proposals, what are the reasons ?

1. Non-repayment of the old loan.
2. Title of the land.
3. Undivided property.
4. Centralization of loan sanctioning authority
5. Absence of adequate security.
6. Absence of guarantors.
7. Technical defects in the proposal.
8. Any other reason please specify.

7. Whether the interest charged by the DCC bank is exorbitant ?

Yes/No.

8. In what form, you withdraw loan amount from the bank?
1. in cash.
 2. in kind.
 3. in both the forms .
9. Whether you have taken loan from DCC bank against gold and silver ?
- Yes/ No.
10. What is ^{the} purpose of gold or silver loan ?
1. Productive purpose.
 2. Unproductive purpose.
11. What is the quantum of gold loan you have taken?
1. Upto Rs.5000
 2. Rs.5000 to 10000
 3. Rs.10000 to 15000
 4. Rs.15000 to 20000
12. If the gold loan is taken for productive purpose, what is the reason for the same ?
1. Non-availability of any other security.
 2. To avoid delay in getting sanction.
 3. Any other reason please specify.

13. What is the help received from the relatives and what is its nature ?

1. Help
2. Loan
3. Advance
4. Investment.

14. What is the quantum of help received from relatives per month ?

1. Upto Rs.100.
2. Rs.100 to Rs.200
3. Rs.200 to Rs.300
4. Rs.300 ~~xxxx~~ and above.

15. Whether you make the regular repayment of loan ?

yes/no.

16. If 'no, what are the reasons for irregular repayments or non-repayments in some cases ?

1. Low productivity.
2. Absence of marketable surplus.
3. Non-availability of remunerative prices for the product.
4. Loan used for unproductive purpose

5. Any other reason please specify.

17. What are the reasons for not getting sanctions for fresh loan proposals ?

1. Default in repayment of old loans.

2. Unpaid balances of old loans. Any other reason please specify.

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BOARD OUTLINE OF INTERVIEW SCHEDULE FOR THE OFFICE

BEARERS OF CO-OPERATIVE PRIMARY AGRICULTURAL CREDIT SOCIETIES

PART : A : GENERAL INFORMATION REGARDING SOCIETY :

1. Name of the society.
2. Address.
3. Date of incorporation.
4. Total No. of members.
5. Capital.
6. Area of operation.
7. Executive Committee information.
8. Other necessary information .
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PART : B : INFORMATION REGARDING AGRICULTURAL ADVANCES:

1. Sanctioned limits of advances for various purposes from 1980-81 to 1984-85.
2. Disbursements of advances for various purposes from 1980-81 to 1984-85.
3. System of preparing proposals.
4. Procedures for preparing proposals and getting sanctions.

- 5.Procedures as regards disbursement.
- 6.Time consumed in getting sanctions and release of instalments in case of M.T.Loans.
- 7.Legal problems associated with sanctions.
- 8.Average incomes of agriculturists.
- 9.Credit capacity of agriculturists.
- 10.Other sources of finance available to agriculturists.
- 11.The purpose for which the loans are highest and the reasons.
- 12.Problems of office bearers of societies.

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BRAND OUTLINE OF INTERVIEW SCHEDULE FOR OFFICE BEARERS OF
HEAD OFFICE AND BRANCHES OF THE BANK.

PART : A : GENERAL INFORMATION :

1. Name of the branch.
2. Address.
3. Date of establishment / Incorporation.
4. Area of operation.
5. Other necessary information.

PART : B : INFORMATION REGARDING AGRICULTURAL ADVANCES :

1. Sanctioned limits of advances for various purposes from 1980-81 to 1984 -85.
2. Disbursement of advances for various purposes from 1980-81 to 1984-85.
3. System of scrutinizing the proposals.
4. Procedures for forwarding the proposals and getting sanctions.

5. Total resources of the bank under various heads from 1980-81 to 1984-85.
6. Employment of funds and it's break-up from 1980-81 to 1984-85.
7. Opinion as regards the centralization of loan sanctioning power.
8. Opinion as regards considerable difference between sanctioned limits and disbursements.
9. Scope for investing more funds in the agricultural advances of the bank.
10. Organizational developments necessary for increasing the quantum of agricultural advances of the bank.

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