

## **Questionnaire for Farmers**

### **Personal Information**

Name	
Contact No.	
Village	
Age	
Gender	
Education Level	<input type="checkbox"/> Illiterate <input type="checkbox"/> Primary <input type="checkbox"/> SSC <input type="checkbox"/> HSC <input type="checkbox"/> UG <input type="checkbox"/> PG
Main Occupation	
Source of credit	<input type="checkbox"/> Institutional <input type="checkbox"/> Non-institutional

### **Agricultural Background**

Experience (in years)			
Type of Farmer	<input type="checkbox"/> Small (0-1 Ha) <input type="checkbox"/> Marginal (1-2 Ha) <input type="checkbox"/> Medium (2-5 Ha) <input type="checkbox"/> Large (5+ Ha)		
Income from Agriculture			
Types of Crop			
	Type of crop	Kharif	Rabi
	Name of the crops		
	Area cultivated		
	Average Yield (per acre)		

Type of land holding	Irrigated (in acre)	Non-irrigated (in acre)
Owned		
Tenant/Sharecropping		
Total		

1. Do you own any farm assets? Yes / No

If yes, please specify \_\_\_\_\_

### KCC Specific Questions

2. Are you currently a KCC beneficiary? Yes / No

If yes,

Channel of awareness	<ul style="list-style-type: none"><li><input type="radio"/> Friends or Relatives</li><li><input type="radio"/> Govt. agencies</li><li><input type="radio"/> Newspaper</li><li><input type="radio"/> Internet</li><li><input type="radio"/> TV or Radio</li><li><input type="radio"/> Other: ...</li></ul>
Experience (in years) of using KCC	
Number of KCC in family	
Do you have smart card?	<ul style="list-style-type: none"><li><input type="radio"/> Yes</li><li><input type="radio"/> No</li></ul>
Primary reason for applying	<ul style="list-style-type: none"><li><input type="radio"/> Limited access to formal credit</li><li><input type="radio"/> Lack of Collateral</li><li><input type="radio"/> High Interest Rates</li><li><input type="radio"/> Insufficient Documentation</li><li><input type="radio"/> Distance to Bank Branches</li><li><input type="radio"/> Others: ...</li></ul>
Amount of credit sanctioned	
Amount of credit availed	
Reason for not availing full credit limit	
Duration to get KCC(days)	
Use of credit	<ul style="list-style-type: none"><li><input type="radio"/> Cultivation Expenses</li><li><input type="radio"/> Post-harvest Expenses</li><li><input type="radio"/> Consumption Expenditure</li><li><input type="radio"/> Working Capital</li><li><input type="radio"/> Marketing Expenses</li><li><input type="radio"/> Investment</li><li><input type="radio"/> Other: ...</li></ul>

Investment in long-term agricultural asset	
Increase in agriculture productivity	
Reduced dependency on informal credit	<input type="radio"/> Yes <input type="radio"/> No
Difficulties in obtaining KCC	<input type="radio"/> Yes <input type="radio"/> No
Need increase in KCC Limit	<input type="radio"/> Yes <input type="radio"/> No
Any training or guidance on the proper utilization of KCC	<input type="radio"/> Yes <input type="radio"/> No
Channels used for withdrawals	<input type="radio"/> Cash from Branch window <input type="radio"/> Cheque <input type="radio"/> ATM or Debit cards <input type="radio"/> PoS <input type="radio"/> Others: ...
Experience with repayment process	
Awareness of the interest subvention and Prompt Repayment Incentive	

If no,

Aware about KCC	<input type="radio"/> Yes <input type="radio"/> No
Ever applied for KCC	<input type="radio"/> Yes <input type="radio"/> No
Reasons for not applying	
Primary sources of credit	
Difficulties in obtaining credit	

Instances of under-utilisation or misuse of the KCC scheme in your community	
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### Allied Activities

Type of activities	Dairy Poultry Fishery Beekeeping Others: ...
Use of KCC in allied activities	<input type="radio"/> Yes <input type="radio"/> No
Amount of loan	
Time taken for repayment	
Effect on productivity	<input type="radio"/> No change <input type="radio"/> Slight change <input type="radio"/> Drastic change
Effect on income	<input type="radio"/> No change <input type="radio"/> Slight change <input type="radio"/> Drastic change
Training and guidance for use in allied activities	<input type="radio"/> Yes <input type="radio"/> No
Challenges faced in utilizing	

## **Questionnaire for Banks**

### **Bank and Branch Information**

Branch Name	
Name of Contact Person	
Designation	
Contact No.	
Village/City	

### **KCC Scheme Implementation**

KCC issued	
Operative/live KCC	
NPA accounts	
Amount Sanctioned(In Rs. crores)	
Credit Transferred	
Outstanding credit	
Applications received	
Applications approved	
Reasons for rejection	<ul style="list-style-type: none"><li>○ Lack of valid licences</li><li>○ Past defaults</li><li>○ Incomplete or wrong information</li><li>○ Multiple applications on same asset</li><li>○ Others: _____</li></ul>
Factors contributing to determination of creditworthiness	
Duration to issue of KCC(days)	
Percentage of loans recovered	

### **KCC for Small and Marginal Farmers**

KCC issued	
Operative/live KCC	

NPA accounts			
Amount Sanctioned(In Rs. crores)			
Flexi KCC	Total no. of cards issued (Operational)	Amounts Sanctioned (in Rs.)	Outstanding Loan (in Rs.)
Credit Transferred			
Outstanding credit			
Applications received	Offline	Online	
Applications approved	Offline	Online	
Reasons for rejection	<div><div></div><div><div></div><div></div><div></div><div></div><div></div></div><div><div></div><div></div><div></div><div></div><div></div></div></div> <div><div></div><div></div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div><div></div><div></div></div> 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### KCC for allied activities

KCC issued		
Operative/live KCC		
NPA accounts		
Amount Sanctioned(In Rs. crores)		
Credit Transferred		
Outstanding credit		
Applications received	Offline	Online
Applications approved	Offline	Online
Reasons for rejection	<ul style="list-style-type: none"> <li>○ Lack of valid licences</li> <li>○ Past defaults</li> </ul>	

	<ul style="list-style-type: none"> <li>○ Incomplete or wrong information</li> <li>○ Multiple applications on same asset</li> <li>○ Others: _____</li> </ul>
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### **Awareness, Challenges and Solutions**

Training provided to staff regarding the KCC scheme	
Awareness programmes for farmers	
Major challenges faced in implementation	
Collaboration with local bodies	<ul style="list-style-type: none"> <li>○ Yes</li> <li>○ No</li> </ul>
Do you consider sustainable agriculture practice for granting loans?	<ul style="list-style-type: none"> <li>○ Yes</li> <li>○ No</li> </ul>
Separate window in branch for KCC loan	<ul style="list-style-type: none"> <li>○ Yes</li> <li>○ No</li> </ul>
Is there an online portal or mobile app available for KCC holders to manage their accounts?	<ul style="list-style-type: none"> <li>○ Yes</li> <li>○ No</li> </ul>
Do you consider scale of finance in setting KCC limit?	<ul style="list-style-type: none"> <li>○ Yes</li> <li>○ No</li> </ul>