

Appendix 1

Questionnaire for farmers

(Availing loan for agriculture Marketing)

(NOTE- The Survey is being conducted by Shri Prasanta Kumar Swain, to assess the prevailing credit system in the agriculture marketing. Shri Swain, is currently undergoing 37th Advance Professional Program in Public Administration (APPPA), conducted by Indian Institute of Public Administration, New Delhi.)

A. General Information

1. Name of Farmer: _____
2. Name of his Village: _____ District _____ State _____
3. Land holding (own) size of farmer: _____ (in acres) Share cropper.....
4. Producing --(a) cereals (b) Pulses (c) Vegetables & Fruits
(d) Fisheries/Dairy
5. Whether selling his produce:
 - i. to village commission agent.....(Y / N)
 - ii. at APMC.....(Y / N) iii. Under contract farming/ direct marketing (Y / N)
6. Whether availed any credit facility in last 3 years from:
 - (a) Nationalized Banks (Y / N) (b) Cooperative credit Societies (Y / N)
 - (c) Self-Help Group (Y / N) (d) Micro-Finance Institutions (Y / N)
 - (e) Trader/ Commission Agents (Y / N)

B. Marketing Activities Credit Information:

I. Transportation

1. Which mode of transport do you use for moving your harvested produce from field to market (Please \checkmark): Tractor Trolley/ Tempo/ Bullock/Camel/Horse Cart/ Head Load.
2. (a) Did you avail loan for purchasing any of the above modes....(Y / N)
(b) Do you avail loan for hiring any of the above modes....(Y / N)
3. (a) If yes, indicate your source of financing/loan : (i) Trader Financing
(ii) Bank/Cooperative Financing (iii) Others (SHG* etc)
(b) Annual rate of interest (*SELF-HELP GROUP)

II. Storage

1. Do you store your harvested produce (Cereals/Pulses) : (Y / N)
If yes, indicate the type of storage: (a) Warehouses (Y / N) (b) House-hold Storage/metallic bins (Y / N) (c) others (Y / N)
2. (a) Did you avail loan for purchasing/constructing the metallic bins/conventional structure for storage etc for storing harvested produce? YES/NO.
(b) Do you avail loan for storing your produce in a commercial storage (Y / N)

4. (a) If yes, indicate your source of financing/loan : (i) Trader Financing
 (ii) Bank/Cooperative Financing (iii) Others (SHG* etc)
 (b) Annual rate of interest (*SELF-HELP GROUP)

III. Equipments & Machinery

1. Do you use equipments or machinery for: (a) collecting/ cleaning/grading/ packaging the harvested produce (Y / N) (b) Threshing & Winnowing Machine (Y / N)
 (c) Weighing Machine (Y / N) (d) Bags stitching machine (Y / N)
 (d) Coloring/ Labeling machine for the bags
2. Do you take any financial assistance/loan for buying such equipments and machinery? (Y / N)
3. (a) If yes, indicate your source of financing/loan : (i) Trader Financing
 (ii) Bank/Cooperative Financing (iii) Others (SHG* etc)
 (b) Annual rate of interest (*SELF-HELP GROUP)

IV. Primary Processing

1. Type of primary processing facilities available with you at/near your field before carrying the harvested produce to market: (a) Rice Milling Machine (Y / N) (b) Pulse Milling Machine (Y / N) (c) Power for oilseeds/ leaning (Y / N) (d) Cleaning, Sorting & Grading (Y / N) (e) Fruit pulp/ Juice Extraction (Y / N)
2. Availed any financial assistance/loan for such primary processing : (Y / N)
3. (a) If yes, indicate your source of financing/loan : (i) Trader Financing
 (ii) Bank/Cooperative Financing (iii) Others (SHG* etc)
 (b) Annual rate of interest (*SELF-HELP GROUP)

C. Information on Financing by Trader/Commission Agents (Informal Sector)

- a. whether availed advance from trader/agents for selling his crops(Y / N)
- b. if yes, Nos. of days in advance of harvest when advance is received : (i) more than 3 months before (Y / N) (ii) 1-3 months before (Y / N) (iii) 15-30 days before (Y / N) (iv) up to 15 days before harvest (Y / N) (v) 15 days after sale of produce to trader (Y / N) (vi) more than 15 days of sale (Y / N)
- c. Whether selling his produce:
- i. On credit basis to any trader/commission agents irrespective of advance from any trader/comm. agents.....(Y / N)
- ii. On credit basis to trader/commission agents from whom advance has been already received.....(Y / N)
- iii. Selling to any trader/comm. agents on cash basis.....(Y / N)
- iv. Selling on cash basis to trader/comm. agents from whom advance has been received.....(Y / N)

- d. In case of selling his produce on credit, no. of days after which payment is received from trader/commission agents: (a) on the spot payment received (Y / N)
 (b) received within 2 days of sale (Y / N) (c) within a week of sale (Y / N)
 (d) within 15 days of sale (Y / N) (e) more than 15 days of sale (Y / N)
- e. Whether availing loan from traders/commission agents
 i. regularly (once/twice in a year)(Y / N)
 or ii. occasionally :.....(Y / N)
- f. If yes, purpose of Loan : (a) agricultural production (Y / N)
 (b) obligatory expenses (such as medical /marriage/education/birth of a child etc) (Y / N)
 (c) agri-marketing infrastructure/ marketing of agriculture produce (Y / N)
 (d) combination of above (Y / N)
- g. Whether combined loan from trader for marketing of produce, input for production and obligatory expenses is availed.....(Y / N)
- j. Period of loan availed from trader/commission agents for agri-marketing purpose:
 a. up to 7 days (Y / N) b. from 8-15 days (Y / N)
 c. from 16- 30 days (Y / N) d. from 31– 90 days (Y / N)
 b. more than 91 days (Y / N)
- k. Whether the trader modifies the period of loan subsequently in consultation you in case you find it difficult to repay in time.....(Y / N)
- l. Whether interest rate on marketing loan:(i) fixed irrespective of time period of loan (Y / N)
 (ii) increases for longer period of loan (Y / N) (iii) increases for shorter duration loan (Y/N)
- m. The average rate of interest charged by trader on loan:
 a. 1- 10% b. 11 - 20% c. 21-30%
 d. 31-40% e. 40-60% f. 20-45%
 g. interest free loan h. Please specify the range.....
- n. Whether the trader-lender reserves the right to modify the interest rate after the loan is availed by farmer(but during recovery period)....(Y / N)
- o. If so, whether any trader-lender has unilaterally increased interest rate after you have availed a loan from him(Y / N)
- p. Which of following is required to provide as collateral for lending by trader : (√)
 i. Ownership paper of your house
 ii. Gold/silver jewellery etc
 iii. Bank pass book with authority slip to withdraw
 iv. Credit card with code to operate
 v. Against the stored agriculture commodities
 vi. Any other(pl. specify)

- q. Basis on which, trader determines loan amount to you : (√)
- a. estimation of crop harvest by trader
 - b. estimation by trader, of stored commodities
 - c. based on other collateral such as bank deposit/gold/property
- r. Within how many days of request to trader/comm. agents, loan amount is received from him by you : (i) within a day (Y / N) (ii) within a week (Y / N) (iii) within 15 days (Y / N) (iv) within a month (Y / N)
- s. Whether lending facility offered by trader is availed by :
- i. many farmers
 - ii. few farmers
- t. Do you avail informal loan always from same trader/ agents....(Y / N)
- u. Has any trader, ever refused you the loan/advance in last 4-5 years... (Y / N), if so, the reasons.....
- w. Whether availed/availing a loan from bank/cooperatives.....(Y / N)
- x. Whether bank provides loan against agriculture commodities stored in the godowns (storage)(Y / N)
- y. Has any bank/cooperative credit society refused/delayed loan to you.....(Y / N)
- z. Availed any credit facility during last 3 years from Micro Finance Institutions(MFI).. (Y/N)

C. Factors facilitating loan from trader(Informal lending)

1. Absence of awareness about various government schemes – (Y / N)
2. Long-term business relation with trader (input supply or buy back by trader) –(Y / N)
3. Easy and speedy availability of loan from trader – (Y / N)
4. No specialized requirement of collateral as that required for bank loan- (Y / N)
5. Informal loan available for any kind of need – (Y / N)
6. Repayment terms for informal lending are easier – (Y / N)

D. Factors discouraging lending by banks/cooperatives (Formal lending)

- a) Cumbersome procedure and large paper work – (Y / N)
- b) Difficult to get a working capital loan –(Y / N)
- c) Lower interest rate but high transaction cost due to running around- (Y / N)
- d) Difficult to avail consumption loan (Y / N)
- e) Tight scrutiny of agriculture project by Banks (Y / N)
- f) Lack of expertise to prepare suitable projects (Y / N)
- g) Preference for commercial venture over agricultural projects (Y / N)
- h) Banks don't give loan for all different needs- (Y / N)
- i) Don't know as never visited a bank (Y /N)

Date.....

Appendix 2

QUESTIONNAIRE FOR TRADERS/ COMMISSION AGENTS

(For traders providing loan to the farmers)

(NOTE- The Survey is being conducted by Shri Prasanta Kumar Swain, to assess the prevailing credit system in the agriculture marketing. Shri Swain, is currently undergoing 37th Advance Professional Program in Public Administration (APPPA), conducted by Indian Institute of Public Administration, New Delhi.)

A. General Information

1. Name of Trader/ Commission Agent: _____
2. Name of Market _____ District/State: _____
3. Whether registered with local APMC (Y / N)
4. Trading in : (i) food grains (ii) pulses/oilseeds
(iii) fruits & vegetables (iv) milk & milk products (v) poultry/fishery/mutton

B. Informal lending by traders/commission agents and its type

- a) Do the traders/commission agents provide loan to farmers –(Y / N)
- b) Purpose for which loan is provided- (i) Agriculture input (Y / N)
(ii) Agriculture production (Y / N) (iii) Harvesting (Y / N)
(iv) Storage of produce (Y / N)
(v) Agriculture marketing (including/excluding storage)-- (Y / N)
(vi) Obligatory Expenses-Family & Social Expenses (Y / N)
(vii) Combined loan for input/production/marketing/ Obligatory Expenses -(Y /N)
(viii) Loan for agri-marketing infrastructure(construction of storage/cold storage/setting up grading & packaging facility etc.) – (Y / N)
- c) When loan is provided by trader whether buy-back arrangement of produce is made mandatory – (Y / N).
- d) Whether loan is provided to farmer: (i) before harvest of crop (Y /N)
(ii) after harvest of crop (Y/N)
- e) In case loan is provided before harvest of crop, the period in advance of harvest when loan is provided:
(i) more than a month in advance (ii) 15- 30 days in advance
(iii) 7-15 days in advance (iv) up to a week in advance
- f) Period of loan for agriculture marketing :
(i).up to 7 days (Y / N) (ii).from 8-15 days (Y / N) (iii).from 16- 30 days (Y / N)
(iv).from 31 – 90 days (Y / N) (v).more than 91 days (Y / N)
- g) Whether agri-marketing loan also includes loan for obligatory (family & social) expenses (Y / N)
- h) Whether period of loan is linked to rate of interest charged-(Y / N)
- i) The rate of interest charged :
a. 1- 10% b. 11 - 20% c. 21-30%
d. 31-40% e. 40-50% f. 50-60%
g. Interest free loan/advance
h. Please specify the range.....

- j) On what basis, amount of loan determined:
- i. estimation of likely harvest
 - ii. immovable property owned
 - iii. ownership of no. of cattle
 - iv. quantity of gold/silver possessed
 - v. valuation of agril commodity in storage
 - vi. ownership of credit card
 - vii. estimation of likely repayment capacity
 - viii. any other _____(pl. specify)
- k) Determination of period of repayment based on:
- a. crop cycle
 - b. harvest season
 - c. type of need of farmer
 - d. property in possession
 - e. earning capacity of farmer
 - f. jewelry and cash owned
- l) Whether it is critical for farmer-debtor to repay earlier loans before giving him subsequent loan.....(Y / N)
- m) Whether agriculture produce in the market is bought from farmers on credit basis irrespective of giving loan or not.....(Y / N)
- n) Whether agriculture produce is procured/purchased (buy-back) from loanee farmer(who has availed loan from trader) on credit basis.....(Y / N)
- o) If case of buy-back , payment settlement with loanee farmer done:
- i. generally next day
 - ii. within 3 days
 - iii. within a week
 - iv. within a fortnight
 - v. within a month
 - vi. more than a month
- p) Whether price of the produce from loanee farmer is set :
- a. above market price(wholesale) of the day
 - b. at par with market price(wholesale)
 - c. a discount on market price(wholesale) is made
- q) Whether a trader lend to the producer of a specific commodity only.....(Y / N)
- r) How much maximum amount a trader lends to a single farmer :
- a. per crop season in Rs.....
 - b. in a year in Rs.....
- s). Please state the agri-marketing related activities, for which banks don't provide credit facility, but which are covered under informal lending (please state)

C. Factors for informal lending in agriculture marketing: yes(Y) / No(N)

- a) Business relationship with farmers:
- (i) input supply to farmer - (Y / N)
 - (ii) buy-back arrangements of agri-produce from farmers - (Y / N)
- b) Loyalty due to long term relationship - (Y / N)
- c) Trust and faith developed over a period of time -(Y / N)
- d) Quick(Speed) availability of informal loan compared to that by
- i. Nationalized Banks - (Y / N)
 - ii. Cooperative credit societies/banks - (Y / N)
 - iii. Regional Rural Banks (RRBs) - (Y / N)
 - iv. Non-Banking Financial Institutions (NBFCs) - (Y / N)
- e) Easy procedure which does not require much documentations - (Y / N)
- f) Type of informal loan preferred by farmers-
- i. Working capital for marketing (Y / N)
 - ii. Obligatory (Family & social Expenses) (Y / N)
 - iii. Loan for marketing infrastructure projects (Y / N)
- g) Hardly any collateral requirement for informal lending -(Y / N)

- h) Ease of getting loan without running around –(Y / N)
- i) Easy to get a loan for consumption purpose –(Y / N)
- j) Absence of entrepreneurship by farmers – (Y / N)
- k) Poor literacy level among farmers –(Y / N)
- l) Absence of farmer awareness about various government schemes - (Y / N)
- m) Absence of farmer's knowledge about formal(bank etc) lending - (Y / N)

D. Informal lending for agriculture marketing-Procedure

Sr No	Particulars	Remark
1	The basis for selection of beneficiary	1. _____ 2. _____ 3. _____
2	The basis for sanction of loan	1. _____ 2. _____ 3. _____
3	Basis for deciding interest rate	1. _____ 2. _____ 3. _____
4	The recovery mechanism	1. _____ 2. _____ 3. _____
5	What is recovery rate	1. _____

Appendix 3

QUESTIONNAIRE FOR BANK

(Relating to Agriculture Marketing Loan Proposals)

(NOTE- The Survey is being conducted by Shri Prasanta Kumar Swain, to assess the prevailing credit system in the agriculture marketing. Shri Swain, is currently undergoing 37th Advance Professional Program in Public Administration (APPPA), conducted by Indian Institute of Public Administration, New Delhi.)

A. General Information

1. Name of the respondent _____ (optional)
2. Name of Bank: _____ Branch _____ State _____
3. Designation: _____

B. Information on loan for Agri-Marketing Infrastructure Projects

- I. Whether your branch has been providing agri-marketing loan to entrepreneurs: Y / N
- II. If so, whether loan for both infrastructure/capital projects as well as working capital is provided?(Y / N)
- III. Type of agriculture marketing infrastructure projects for which loan proposals are received in your bank (a.) Harvesting Machines & facilities(Y / N)
(b.) Sorting/ grading/ packaging facility (Y / N) (c.) Grain storage facility (Y / N)
(d.) rice/dal mill (Y / N) (e) Cold Storage facility (Y / N) (f) Pack house (Y / N)
(g) Ripening Chamber (Y / N) (h) Refrigerated vans (Y / N) (i) Dairy Plant & Milk Chilling facilities (Y/N) (j) Fisheries and poultry (Y/N)
(k) Any other (pl. specify).....
- IV. Whether entrepreneurs apply for loan for their agri-marketing infrastructure projects only with linkage to government schemes of support (such as "Scheme for Construction of Rural Godown: and "Scheme for Standardization/Grading & Agriculture Marketing Infrastructure Projects(AMIGS)".....(Y / N)
- V. Whether project appraisal is carried out : (i) for all proposals irrespective of value of project (Y / N) (ii) for project proposals above a minimum cost (Y / N)
- VI. Is it critical for loan proposal : (a) that entrepreneur has requisite collateral (Y /N) (b) ensures regular profitable return during loan period (y / N) (c) lead promoter remains same during loan period (Y / N) (c.) good credit recovery history of entrepreneur (Y / N) (d) good educational background of entrepreneur (Y / N)
- VII. Reasons for which, (a) the original proposals are modified.....
.....
(b) proposals for loan is not approved.....
- VIII. Major problems with such agri-marketing proposals received
.....
- IX. Components of agriculture marketing infrastructure projects proposals received, which are not admissible for loan
- X. Type of collaterals for marketing infrastructure loan required:
a. Land (Y / N) b. building and machinery (Y / N) c. Warehouse Receipt (Y /N)
d. any others (pl. specify).....
- XI. Does the bank insist for guarantor for such infrastructure loan projects in addition to collaterals.....
- XII. Whether prior verification/ inspection is carried out by bank officials: (a.) for all proposals before approval of loan.....(Y / N) (b.) only for projects above a prescribed cost ceiling (Y / N)

- XIII. Average time taken for approval of such loans from submission of loan application till disbursement of 1st installment of loan; (a) up to 15 days (Y / N) (b) 15-30 days (Y / N) (c) 31-90 days (d.) 91 days and above
- XIV. Annual rate of interest charged by bank for agriculture market infrastructure projects: (a) Up to 4% (Y / N) (b) 5- 7% (Y / N) (c.) 8-12 % (Y / N) (d.)13 -15% (Y / N) (e) 16 – 20% (Y / N) (f) 21% and above (Y / N)
- XV. Whether entrepreneurs availing such loan; (a) generally repay loan in time (Y / N) (b) Request for restructuring of loan in most cases (Y / N) (c) ask for additional loan facility towards working capital etc. (Y / N)
- XVI. Whether your bank provides subsequent loan to an entrepreneur without insisting for repayment of previous bank loan.....(Y / N)
- XVII. If yes what are the conditions required to be met by such agri marketing entrepreneur.....
- XVIII. Whether Non-Performing Assets (NPA) for agri-marketing infrastructure projects, is higher compared to loan against: (a) purchase of automobile (Y / N) (b) construction of house (Y / N) (c.) education purpose (Y / N) (d) other commercial establishment (Y / N) (e) industrial production (Y / N)
- XIX. Whether sufficient and regular training is provided to bank officials to deal with agriculture market infrastructure projects...(Y / N)
- XX. Whether there are internal targets for agriculture marketing loan ... (Y / N)
- XXI. Are there any specific lending policy of RBI for providing infrastructure/ capital loan by banks to farmers/entrepreneurs for agriculture marketing such as for setting upgrading facility, cold chain, storage etc. (Y / N)

C. Information on Working Capital loan by Agri Marketing Entrepreneur

- i. Type of working capital loans sanctioned by your bank provided
- ii. Which are the type of proposal/ items of proposal for loan for working capital received but not admissible for grant of loan.....
- iii. Whether loan is provided to farmers/entrepreneurs against deposit of agriculture commodities stored in their house.....(Y / N)
- iv. Annual rate of interest charged by bank for working capital loan for agriculture marketing: (a) Up to 5% (Y / N) (b) 6- 10% (Y / N) (c.) 1-15 % (Y / N) (d) 16% and above (Y / N)
- v. Average repayment period against working capital loan relating to agriculture marketing (a) up to 30 days (Y / N) (b) 31-90 days (Y / N) (c) 91-180 days (Y / N) (d) more than 6 months (Y / N)
- vi. Average time taken for approval of such working capital loans from submission of loan application till disbursement of 1st installment of loan; (a) up to 15 days (Y / N) (b) 15-30 days (Y / N) (c) 31-90 days (d.) 91 days and above
- vii. Whether loan on warehouse receipts is provided for agri-commodities stored in scientific warehouses.....(Y / N)
- viii. Method of valuation of stored commodities for loan purpose : (a) w.r.t. wholesale market price as reported in AGMARK net (Y / N) (b) w.r.t. wholesale market price as reported in other audio visual medias (Y / N) (c) own internal method (Y / N)
- ix. Whether for loan against stored commodities, grading (say AGMARK/ BIS or any other etc) of commodities is required to be done(Y / N)
- x. Do you think, implementation of Warehouse (Development & Regulation) Act 2007 will improve lending to agriculture sector substantially(Y / N)
- xi. If not the reasons thereof.....

D. Factors for relative slower banking credit flow for agriculture marketing

- a) Little awareness of entrepreneurs about various government schemes..(Y / N)
- b) Lengthy procedure of loan disbursement (Y / N)
- c) Absence of entrepreneurship... (Y / N)
- d) Distance from villages and market places.....(Y/N)
- e) Low literacy of farmers to deal with formal banking system..(Y/N)
- a) Lack of adequate Guarantor by entrepreneur... (Y / N)
- b) Absence of ownership of land.....(Y / N)
- c) Poor credit history of the borrower ... (Y / N)
- d) Improper project formulation as submitted for lending...(Y / N)
- e) Low returns on agriculture marketing related projects.. (Y / N)
- f) Lack of managerial skill of entrepreneur to implement the project..(Y / N)
- g) Easy and quick availability of loan from various informal sources.. (Y / N)
- h) Lack of working capital with the borrower..(Y / N)
- i) Low rate of recovery of loan due to willful defaulters...(Y / N)
- j) Single source of income of the borrower(Y / N)
- k) Lack of commitment on the part of the entrepreneur(Y/ N)
- l) Absence of proper training of bank officials.. (Y / N)

DATE -

Signature
(OPTIONAL)

Appendix 4
QUESTIONNAIRE FOR ENTREPRENEURS

(for entrepreneur who has availed loan for agriculture market infrastructure projects)

(NOTE- The Survey is being conducted by Shri Prasanta Kumar Swain, to assess the prevailing credit system in the agriculture marketing. Shri Swain, is currently undergoing 37th Advance Professional Program in Public Administration (APPPA), conducted by Indian Institute of Public Administration, New Delhi.)

A. General Information

1. Name of the Entrepreneur: _____
2. Place of Residence : _____ District/State _____
3. Type of agri-marketing infrastructure project*: _____
(*Cleaning/sorting/grading/packaging, storage godown, juice/ketchup processing, milk chilling, fish catching & processing, flour mill, dal-mill etc.)
4. Location of Project: _____ District/State _____
5. Whether assistance under any Govt. Scheme availed for project _____ (Y / N)
6. No. of years of operating the project _____
7. Major agricultural produce in the area of your project _____
8. Whether agriculture commodities used for processing in your enterprise is primarily produced locally (Y / N)

B. Information on Agri Marketing Projects

- i. Whether agri-marketing infrastructure project are viable without government subsidy... (Y / N)
- ii. Do any of the entrepreneur in your area undertake small sized agri-marketing and processing projects (such as cleaning/sorting/grading/packaging, storage, processing) without government subsidy..... (Y / N)
- iii. Whether such entrepreneurs avail loan from banks/cooperatives (Y / N)
- iv. Whether the formulation of an agri-marketing infrastructure project for availing loan as required by bank is difficult.... (Y / N)
- v. Do the banks/cooperatives hesitate in granting loan for even small marketing projects (TFO < Rs 10 lakh)..... (Y / N)
- vi. Do the banks insist for collaterals which are difficult to meet..... (Y / N)
- vii. Do the banks insist for guarantor (in addition to collateral)..... (Y / N)
- viii. Do the banks insist for land ownership by entrepreneur as collateral for the credit for the project before sanctioning loan..... (Y / N)
- ix. Do the banks carry out prior field inspection before approving loan proposal: i.even for small project proposals(Total Financial Outlay < Rs 10 lakh).... (Y / N) ii.For only bigger project proposals(Total Financial Outlay > Rs 10 lakh) (Y / N)
- x. Whether some components of agri-marketing projects are not eligible for bank credits .(Y/N); if so the details of such marketing components.....
- xi. Do the banks encourage pre-payment of loan (Y / N)
- xii. Whether bank provides working capital loan for operationalization of projects constructed with assistance of infrastructure loan.....(Y / N)

- xiii. Whether Micro Finance Institutions (MFI) provide loan/advance for financing any component of agri-marketing infrastructure project... Yes/No
- xiv. Whether Micro Finance Institutions (MFI) provide loan for working capital requirement....(Y/N)
- xv. whether it is easier to avail a agri-marketing loan from a micro-finance institution than a bank (Y / N / Cannot say)
- xvi. In case of rural godown (storage) projects, whether banks provide loan/ advance on warehouse receipt in your area against commodity deposited (Y / N)
- xvii. In case of rural godown project, % of storage space used by entrepreneur to store his own commodities : i. more than 50% . ii. 25--50%... iii. Less than 25%...
- xviii. Components of agriculture marketing/ market infrastructure projects not financed by banks/cooperatives.....

C. Factors hindering formal lending (by banks/cooperatives etc.) to entrepreneurs

- a. Absence of awareness about various government schemes..(Y / N)
- b. Lack of knowledge of benefits from formal lending (Y / N)
- c. Absence of expertise to formulate a project proposal..(Y / N)
- d. Reluctance of banks to finance all components of marketing (Y/N)
- e. Lengthy procedure of loan disbursement by banks (Y/N)
- f. Difficult to meet guarantee/collateral requirement (Y / N)
- g. Difficult to meet operational cost of the agri-marketing projects (Y / N)
- h. Lack of marketing avenues resulting in poor return (Y / N)
- i. High processing fee charge by Banks for loan approval (Y / N)
- j. Rigid repayment schedule (Y / N)

Signature

DATE

(OPTIONAL)