

Evaluation of the Modified Interest Subvention Scheme (MISS) and its Impact on Agricultural Credit Flow in India

Farmer Schedule

Schedule No:		Enumerator's Name	
State		District	
Taluk		Gram Panchayat	
Village		Date of Interview	

- KCC :** Beneficiary of MISS () Non-beneficiary of MISS () or **Non-KCC**
- Farmers' Category:** Marginal ≤ 2.49 ac (), Small 2.5-4.9 ac (), Medium 5- 10ac () and Large >10 ac ()
- Category (purpose):** Crop (), Dairy (), Machinery (), Fisheries ()

Part-A (General Information)

Socio-Economic Status:

1	Name of the Respondent		
2	Gender	Male - 1 Female – 2 : Age:	
3	Do you have a digital smartphone?	Yes - 1 No – 2: contact number: _____	
4	Do you use mobile/ Internet banking?	Yes/ No	
5	Do you have a Pan Card?	Yes - 1 No - 2	
6	Do you have an Aadhar Card?	Yes - 1 No - 2	
7	Type of Ration Card possessed?	APL, BPL, AAY, any other	
8	Education Level	Illiterate - 1 Primary - 2 Up to High School - 3 SSLC- 4, PUC – 5, Graduate – 6, Post-Graduate - 7 Diploma Holder - 8	
9	Caste	SC - 1 ST - 2 OBC - 3 General - 4	
10	Family Size	Adult Females - Adult Males - -- Children (<18) - Total -	
	Occupation		
1	Primary	Agriculture (crop production) , Agricultural labor (on farm), Agricultural labor (off farm) Service, Self-employed (technician, business, etc.) Retired, Non-farm labor (e.g. construction worker), Dairy, Fisheries, Poultry, Horticulture Others	Annual Income:
2	Secondary	None, Agriculture (crop production) , Agricultural labor (on farm), Agricultural labor (off farm) Service, Self-employed (technician, business, etc.) Retired, Non-farm labor (e.g. construction worker), Dairy, Fisheries, Poultry, Horticulture Others	Annual Income:
11	Do you have accounts in different banks?	Y/N	How many:
12	Do you have membership in any organization? Y/N (multiple)	JLG/SHG/FPO/GP/Co-operative Society/Dairy Co-operatives, other	Details of organization

		(specify)	
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Landholding details:

Sl. No	Land Details	Irrigated (acres)	Dry land (acres)	Total
1	Own farmland			
2	Leased in			
3	Leased out			
4	Fallow land			
5	Operational land			
6	Source of Irrigation (pump set, canal, tank, etc.)			

a. Cropping pattern of the farm Household (reference period 2024-25)

Season	Crop Name	Area (acre)	Production (quintal)	Price per quintal	Total CoC
Kharif					
Rabi					
Summer					
Annual/Perennial					

Note: Operational area per season should be equal to the total cultivated area.

b. Whether the same crop is mentioned in the crop certification submitted to the bank last year (Y/N)

Part B (Awareness about KCC)

Do you know about KCC?	Y/N
Source of information:	Relative - 1 Friend - 2 Bank officials - 3 Fellow Farmers – 4, Agriculture dept.-5 social media - 6 Others - 7 (Specify)
Are you familiar with the various components of the KCC?	Y/N
If yes (Maximum Permissible Limit)	1. Amount for crop 2. % of amount allotted for consumption/post-

	harvest 3. % of amount allotted for farm maintenance 4. Amount for dairy 5.Amount for farm machinery
Are you aware of the benefits of KCC?	Y/N
Do you know what documents need to be submitted?	Y/N
Time taken to sanction the KCC loan (days)	
Are you aware of the repayment method for KCC?	Y/N
Do you know the interest rates for KCC loans?	Y/N If Y: mention the interest rate
Do you know about the prompt repayment incentive (PRI)/subsidy?	Y/N
What is the interest rate for the PRI/subsidy?	
Do you know about development loans?	Y/N
Are you aware of the Joint Liability Group (JLG)?	Y/N

Part C (Loans Details)

Type of loans availed by the respondent:

a) Type of loans and other details (for the last 5 years)

Particulars	Source of Credit	Year of loan availed	Loan Amount (Rs.)	Rate of Interest (%)	Outstanding (Rs.)	Subsidy Received (%)*	Additional interest benefit received (%)**
Crop loan (upto 3lakhs)							
Crop loan							
Farm machinery loan							
Dairy							
Fisheries							
Land development							
Gold loan							
Personal							
Others (specify)							

Commercial bank, Co-operative societies, Nationalized banks, PACS, RRBs, non-institutional

*Only for MISS beneficiaries; **Any other state's benefits

Details of KCC loan

Loan availed in which category: 1. Individual 2. JLG 3. Both

A. Utilization pattern of the loan amount:

Purpose	Amount spent (in Rs.)
Crop production activities ^s	
Developmental loans	
Dairy	
Machinery	
Fisheries	
Personal	
Others (specify)	
Total amount (This should be derived from the above type of loan availed table)	

B. Crop Components ^s

Variables	Loan (%)
Seed	
Fertilizer	
Manure	
Plant Protection Chemicals	

Labour	
Others (Specify)	

Animal Components (Cattle, Goat, Sheep, Others (specify))-:

Variables	Total cost	Loan (%)
Feed and Fodder		
Veterinary Expenses		
Labour		
Others (Specify)		

Machinery (maximum amount 3 lakh):

Sl. No.	Name of the Machine	Year	Loan Amount (< 3 Lakh)	Own Amount (Rs.)
1				
2				

Fisheries (Inland, Sea Fishery):

Variables	Total Cost	Loan (%)
Material Cost (Net, Fingerlings, Boat, Feed, etc.)		
Labour Cost		
Others (Specify)		

Transaction costs:

	Particulars	
1	Documentations cost (Rs.)	
2	No. of Visits to Bank (No.s)	
3	Cost per visit (Rs.) it includes traveling cost	
4	Others (specify)	

Benefits and usage of KCC:

Do you withdraw the amount from the KCC account as cash?	Y/N	How many times?	
Do you have a KCC card?	Y/N		
Type of Card held for KCC:		Rupay, Visa, MasterCard, others (mention)	
Do you use the KCC card during your purchases with POS?	Y/N	How many times?	
Have you ever been declared a defaulter?	Y/N		
Do you receive SMS regarding KCC information?	Y/N		
Have you taken crop insurance (PMFBY)	Y/N	How much amount of premium paid?	
Have you received any compensation for crop loss from insurance?	Y/N	How much amount did you receive?	

Reasons for prompt repayment and defaulting.

Sl. No	Reasons for prompt repayment:		Reasons for Default**	
	MISS Subsidy		Drought	
	Govt. Support scheme associated with KCC		Flood	
	Govt. other than KCC schemes		Pest and Diseases Attack	
	The produce received good prices		Low market prices for the produce	
	Self Respect		High CoC	
	Help to get renewal faster		The yield is low	
	Others (Specify)		Expectation of Loan Waive-off	
			Death or Disability of Head of the Family	
			Others (Specify)	

****Only for non-MISS beneficiaries**

Part D

Linkage with Collective Institutions for KCC##

	Are you a member of JLG/SHG/FPO	Y/N
	Give the details of JLG/SHG/FPO	
	Why did you approach JLG/FPO/SHG for a loan?	
	1. It is easy to obtain a loan.	
	2. It is easy to get a loan.	
	3. Higher amount can be availed.	
	4. Not having proper land documents/titling.	
	5. Easy accessibility.	
	6. Credit is available without collateral, and group liability ensures repayment.	
	7. Others (specify)	
	How the amount paid back to the bank?	With JLG/ Individual.

Only for JLG loanees

Farmers' access to financial support through government schemes other than KCC:

Schemes	Have you benefited from these schemes, or not?	If yes, what was the year of the benefit received?	Amount benefited (Rs.)
PMKISAN	Y/N		
FPOs credits	Y/N		
SHG microfinances	Y/N		
Agricultural Infrastructure Funds	Y/N		
Others (specify)			
State-level schemes	Y/N		
1. Zero Budget Natural Farming			
2.			

Satisfaction/perception level of farmers (only for KCC holders):

Variable / Question	Very Satisfied	Satisfied	Neutral,	Dissatisfied	Very Dissatisfied
A. Access to KCC					
Ease of application and documentation					
Time taken to receive KCC after application					
Assistance provided by bank officials					
Availability of information about the KCC scheme					
Others (specify)					
B. Credit Limit and Disbursement					
Satisfaction with the credit sanctioned					
Flexibility to use KCC loan for various purposes (crop, dairy, etc.)					
Others (specify)					
C. Interest Subvention and Repayment					
Awareness about PRI benefits					
Timely receipt of PRI in account					
Transparency and clarity in the interest rate charged					
Others (specify)					
D. KCC Usage Experience					
Ease of using KCC card in POS, ATM, etc.					
Satisfaction with withdrawal options (cash/digital) at banks/ATMs					
How useful are KCCs for meeting the seasonal farming needs of farmers?					
Others (specify)					
E. Support Services and Grievances					
How cooperative are the bank staff?					
What grievance redressal mechanisms?					
How clear are the loan account statements and charges for KCC holders?					
Others (specify)					

A. Constraints faced by the KCC holders:

Sl. No.	Constraints
	Lack of support from bank staff
	Delay in loan disbursement
	High penalties for delayed repayment
	Inadequate credit limit sanctioned
	Lack of sufficient information about operations and utility of KCC
	Others (Specify)

B. Constraints faced by the non-KCC holders:

Sl. No.	Constraints
	High service charge for loan sanction or making KCC
	Lack of proper guidance for getting KCC
	Unable to provide collateral security
	Illiteracy among farmers
	Bad experiences or discouragement from peer groups
	Lack of awareness about KCC
	Lengthy paperwork and documentation process
	Distant location of banks or cooperatives
	If Adhar changed, it won't reflect
	Death cases can't be approved
	Not mapped to Farmers Registration and Unified Beneficiary Information System (FRUITS)
	Others (Specify)

C. Suggestions for improving the KCC scheme:

[illegible]