

APPENDIX - D

LOAN PROFILE

There is a total of 635 loan cases from formal and informal sources. Out of the total, 319 cases are from formal and 316 are from informal sources. The profile is classified according to the year, source, activity, tenure, interest, security, and repayment.

- Formal sources in col. (1) are identified as commercial banks (1) cooperative banks (2) and regional rural banks (3).
- Informal sources in col. (2) are identified as money lenders, (4), friends and neighbours (5) relatives (6), credit union (7) and others (8).
- Loan amount in col. (3) is given in rupees.
- Tenure wise classification in col. (4) is shortterm (9), medium term (10) and long term (11).
- Activity wise classification in col. (5) is identified as agricultural operations (12), animal husbandry (13), self-employment (15), small business (16), visa (17), marriage (18), medical expenses (19), Housing (20), repayment of old loan (21) and other miscellaneous purposes (22).
- Interest rate in col. (6) is given in percentages.

- Security wise classification in col. (7) is land (23) Gold (24) and others including license of the shop owned and salary certificates (25).
- Repayment in col. (8) is taken as fully repaid (26), partially repaid (27), not repaid (28) and not due for payment at the time of data collection is (29).

Loan Details

Formal	Informal	Amount	Tenure	Activity financed	Interest rate	Security	Re- payment
1	2	3	4	5	6	7	8
3		3500	9	13	12.5	23	27
3.3		6000	9	13	1.5		27
	5	1500	9	13	50		26
3.3		2000	9	13	1.5		28
1		10800	10	13	12.5	23	27
1		25000	11	12	13.5	23	27
	4	5000	9	22	120		28
3		3500	9	12	12.5	23	28
	4	3000	9	22	120	23	26
	4	200	9	22	60		26
	8	2000	9	22			26
3		3500	9	12	12.5	23	28
3		2500	9	12	12.5	24	28
	7	300	9	19			28
	4 ⁿ	3500	9	19	120		28
3		10000	9	12	12.5	23	28
1		6000	11	12	10.5	23	27
3		3000	9	12	12.5	23	28
3		2800	9	12	12.5	23	28
3		5000	9	12	12.5	23	28
	4	500	9	12			28
3		2800	9	13	12		27
	4	1000	9	22	120		26
	4	1500	9	22	120		26
3		5000	9	12	12.5	23	26
3		5000	9	12	12.5	23	28
	4	750	9	16	50		28
	4	500	9	19	120		27
	4	1000	9	13	100		26
2		10000	9	18	12	25	27
	4	1000	9	18	50		28
	4	500	9	22			28

1	2	3	4	5	6	7	8
1		8500	11	12	12	23	27
	4	1000	9	22	150		28
3		10000	9	12	12.5	23	26
3		1800	9	22	12	24	28
3		10000	9	12	12.5	23	26
3		10000	9	12	12.5	23	28
3		2200	9	22	12	24	28
	4	1000	9	22	100		26
3		10000	9	12	12.5	23	28
3		5000	9	12	12.5	23	26
3		3000	9	12	12.5	23	28
	5	1000	9	22			26
	4	2500	9	19	100	24	28
	4	5000	9	22	30		26
	4	5000	9	22			27
1		4000	9	22	16	23	28
	8	2000	9	22			28
	4	10000	9	22	100		26
3		13000	9	12	12.5	23	26
3		15000	9	12	12.5	23	28
3.3		11500	9	13	5		27
	5	800	9	16			28
3		6000	9	12	12.5	23	28
3		5000	9	12	12.5	23	28
	6	3500	9	21			28
	6	1500	9	12			26
3.3		9000	9	13	5		27
3		4000	9	21	12.5	23	28
3		500	9	19	12	26	28
	4	1000	9	19	120	24	26
	5	2000	9	22			28
3		4000	9	12	12.5	23	28
	5	1000	9	22			28

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1		2000	9	15	4		28
3.3		9000	9	13	5		27
	4	2000	9	19	50		26
	8	400	9	22			27
3		3000	9	18	12	24	28
	7	2800	9	13	12.5		27
	4	1000	9	22	120		26
	5	1000	9	22	120		28
	4	7000	9	16	180		28
	4	8000	9	16	180		28
1		30000	11	12	12.5	23	27
1		3000	11	12	12.5	23	27
3		4000	9	16	12.5	23	26
3		2500	9	16	12.5	23	28
	6	500	9	19	100		26
	5	500	9	22			28
	5	500	9	22			28
	5	1000	9	22			28
	4	4000	9	22	120		27
1		5000	9	20	12		28
	5	200	9	22			28
	5	1500	9	22			28
3		1500	9	12	12.5		28
	4	1000	9	22	144		28
	5	2000	9	22			26
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1		5000	9	12	12.5		28
	5	500	9	22			28
1		25000	11	12	12.5		27
	6	500	9	22			28
	6	500	9	22			28
	5	1000	9	12			28

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3		1000	9	13	12.5		28
	5	1000	9	19			26
	8	750	9	22			28
	8	1000	9	22			28
	4	1000	9	15	60		28
	4	5000	9	15	60		28
	6	1000	9	22			26
	5	4000	9	19			28
	6	2000	9	19			28
	8	4000	9	22			26
3.3		6000	9	13	5		27
3.3		3500	9	13	5		26
	4	8000	9	17	30		28
3.3		5850	9	13	5		27
	4	3000	9	18	100		27
1		3000	9	12	12.5	23	26
1		3000	9	12	12.5	23	28
1		3500	9	12	12.5	24	28
	4	6000	9	22	100		28
	4	7000	9	21	100	23	28
1		10000	9	21	12.5		28
	5	600	9	22			26
	5	2000	9	13			28
	5	3000	9	22			28
	6	500	9	12			28
3		2000	9	12	12.5		28
	8	1000	9	22			27
	4	500	9	22	150		28
	5	2000	9	22			28
	6	1000	9	22			28
	5	2000	9	19			26
	8	200	9	22			28
3		3000	9	12	12.5	23	26

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3		3000	9	12	12.5	23	28
	8	1000	9	22			26
	8	1000	9	22			27
3		2800	9	13	12	23	28
3		300	9	13	12	23	28
	7	1500	9	15	12		28
	5	2000	9	15			26
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3		10000	9	12	12	23	26
3		10000	9	12	12	23	28
	7	400	9	12	3		28
	8	500	9	22			26
	8	500	9	22			28
3		7500	9	12	12.5	23	28
3		5500	9	12	12.5	24	28
	8	1000	9	22			28
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	5	500	9	22			26
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3		3600	9	19	12	24	28
3		1500	9	19	12	24	26
3		1000	9	19	12	24	28
3		2000	9	12	12.5	23	26
	5	1800	9	12			28
	5	800	9	12			28
3		1800	9	12	12	24	28
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3		3100	9	12	12.5	23	26
3		4500	9	12	12.5	23	26
3		4500	9	12	12.5	23	28
	5	5000	9	18	240		26

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	4	4000	9	17	84		27
1		8500	9	13	12	24	26
	4	100000	9	15	8		28
	5	1000	9	22			26
3		1500	9	12	12.5	23	28
1		3000	9	12	12	23	28
	8	3000	9	18			28
3		5000	9	12	12.5	23	26
3		5000	9	12	12.5	23	28
3		5000	9	12	12.5	23	28
3		2000	9	12	12.5	23	28
3		10000	9	12	12.5	23	28
	4	50000	9	15	120		27
3		50000	9	15	15.5	24	28
	5	10000	9	15			28
3		5000	9	12	12.5	23	28
3		7500	9	12	12.5	23	28
	4	500	9	12	18		27
	5	2000	9	22			28
3		9000	9	13	11	23	27
	5	1000	9	22			26
2		10000	9	13	12		28
3		4000	9	12	12	23	28
3		5000	9	12	12	23	28
3		10000	9	12	12	23	26
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3		5000	9	12	13	24	28
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	5	3000	9	22			28
3		5000	9	12	12.5	23	28

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	8	500	9	22			28
	4	3000	9	22			26
1		5000	9	12	12	23	28
	4	3000	9	22			28
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3		1200	9	22	12	24	28
	4	3500	9	21	120	23	26
3		4000	9	12	12.5		28
	7	1000	9	18			27
	5	500	9	22			28
3.3		2800	9	13	5		28
	7	1000	9	19	1		27
	4	7000	9	20	60		27
3		4500	9	12	12.5	23	28
3		2800	9	13	12.5		26
3		3000	9	12	12.5	23	26
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3		10000	9	12	12.5	23	28
3		5000	9	12	12.5	23	28
	6	40000	9	12			27
3		5000	9	12	12.5	23	28

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3		4000	9	13	12	24	28
	4	200	9	13	120		28
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3		5000	9	12	12.5	23	28
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3		5000	9	12	12.5	23	26
3		5000	9	12	12.5	23	28
3		5000	9	12	12	23	26
3		6000	9	12	12	23	28
3		35000	9	21	12	24	28
3		1700	9	12	12.5	23	26
3		2800	9	12	12	24	26
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3		5000	9	12	12.5	23	28
3		5000	9	12	12	23	26
3		5000	9	12	12	23	28
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	4	20000	9	12	60		28
3		4000	9	12	12.5	23	26

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3		4000	9	12	12.5	23	28
	6	13000	10	12			28
	5	2000	9	12		23	28
	7	11500	9	20			26
3		3000	9	12	12.5	23	28
3		3500	9	12	12.5	23	28
3		5000	9	12	12.5	23	28
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3		9000	9	12	12	23	28
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	5	1500	9	22			28
1		6000	9	13	12	23	28
3		5000	9	12	12.5	23	26
1		25000	11	16	12	23	27
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3.3		3000	9	13	6		28
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3		6000	9	12	12	23	28
3		7500	9	13	12	23	28
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	5	6000	9	12			28
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	5	5000	9	12			28
	5	3000	9	12			28
	5	10000	9	22	5		28
	8	15000	9	22			27

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	6	1000	9	21			28
3		10000	9	12	12.5	23	28
3.3		12000	9	13	6		27
3		1000	9	12	12.5	23	28
3.3		15000	9	13	6		28
3		5000	9	12	12.5		28
	7	8000	9	20			28
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	5	500	9	22			28
3		5000	9	12	12.5	23	26
3		5000	9	12	12.5	23	28
3		5000	9	12	12	24	28
	7	11000	9	20		23	28
3		10000	9	12	12.5	23	26
3		10000	9	12	12.5	23	28
	4	6500	9	17	10		26
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3		3000	9	22	12	24	26
3		7200	9	22	12	24	28
1		25000	11	12	12	23	27
3		4500	9	13	12	24	26
3		2500	9	13	12	24	28
	5	2500	9	22			28
3		8000	9	12	10.5	23	26
1		7000	9	12	11.5	24	26
	4	50000	9	12	60		28
	4	70000	9	12	60		26
3		7200	9	12	12	24	26
3		7200	9	12	12	24	28
	5	1000	9	22			26
	5	5000	9	22			28

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3		2800	9	12	12	24	28
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	7	12000	9	20	7	23	28
	5	5000	9	22			28
	5	4000	9	22			26
3.3		2800	9	13	6		27
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	5	10000	9	12			26
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3		8000	9	12	12	23	28
	4	4000	9	22	60		27
	5	3000	9	22			26
3.3		1000	9	13	9		27
	5	1000	9	22			28
	4	1000	9	22	120		26
3		3500	9	12	12	23	28

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1		16800	11	12	12	23	27
	5	20000	9	15			27
	4	100000	9	15	45		27
3		5000	9	12	12	23	28
	8	4500	9	22			27
	5	1500	9	22			27
3		5000	9	12	12	23	26
	6	2000	9	22			28
3		10000	9	12	12	23	26
	5	2000	9	12			26
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1		7000	9	12	12	23	28
	4	60000	10	15	100		27
3.3		8000	9	13	5		27
	4	30000	9	15	100		27
	5	250	9	19	100	24	26
	5	500	9	22			28
	5	500	9	22			26
	5	1000	9	22			27
3.3		10000	9	13	6		27

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1		10000	9	12	13	23	26
1		10000	9	12	12.5	23	28
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	5	500	9	22			26
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	4	30000	9	16	100		26
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1		5000	9	20	12	23	28
1		5000	9	12	12.5	23	26
	4	15000	9	16	100		26
1		10000	9	12	15	23	26
1		15000	9	12	15	23	29
2		10000	9	12	12	23	28
	5	1000	9	22			26
	5	500	9	22			28
1		10000	9	16	12	23	26
	6	1000	9	22			28
	4	20000	9	16	100		27
	5	1000	9	22			28
	5	1000	9	22			28
	5	10000	9	22			28
	5	500	9	19			26
	5	250	9	22			28
	5	500	9	22			26
	5	500	9	22			26
1		1500	9	20	12	24	26
	5	5000	9	20			28
	5	500	9	22			26
	5	500	9	22			28
	5	1000	9	22			28

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	6	1000	9	22			26
	6	1000	9	22			28
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	5	5000	9	20	60		26
	5	2000	9	20	60		27
	8	10000	9	19			28
	5	7500	9	13	60		28
	5	15000	9	13	60		27
3		10000	9	12	12	23	28
	5	2000	9	12	84	23	28
1		500	9	22	12	24	26
1		500	9	22	12	24	28
1		1000	9	19	12	24	28
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	5	500	9	22			26
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	5	1000	9	22			26
	5	1000	9	22			26
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	5	50000	9	18			28
1		25100	9	18	18	24	26
	5	1000	9	20	144		26
	5	2000	9	20			28
	5	600	9	20			28

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1		5200	9	20	12	24	28
1		1000	9	22	12	24	28
	5	2500	9	22			26
1		3000	9	22	12	23	26
	5	4000	9	22			28
1		2000	9	19	18	24	28
1.3		3000	9	13	5		27
	6	1000	9	19			26
1		4000	9	17	12	24	26
1		4000	9	17	12	24	26
	5	4000	9	22			28
	5	500	9	19			27
	5	10000	9	18	150		28
	5	50	9	19			28
1		500	9	18	12		28
	8	500	9	22			26
	8	500	9	22			28
1.3		2500	9	13	5		27
	6	500	9	22			26
1.3		4000	9	13	5		27
	8	900	9	20			28
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Source : Questionnaire