

APPENDIX

QUESTIONNAIRE SCHEDULE FOR THE YEAR 1991.

I) INTRODUCTORY QUESTIONS :-

- 1) Name in full _____
- 2) Age _____ 3) Caste _____
- 4) Male/Female : _____
- 5) Permanent Address : _____
- 6) Temporary Address : _____
- 7) Marital Status :- Married/Unmarried.
- 8) No. of members of your family :
1,2,3,4,5,6,7 & above (Please Tick)

II) ECONOMICAL BACKGROUND :-

- 9) Department to which your office belong _____
- 10) Monthly Gross Salary _____
- 11) Monthly Net Salary _____
- 12) Details of deductions : LIC/P-F/ House Rent, Loan & Other.
- 13) How many members from your family are employed ?
(Excluding yourself) 1,2,3,4,5.
- 14) Relation of employed family members to you ?
(Wife/Brother/Son/Daughter) (Please Tick)
- 15) Do you have another source of income ? Yes/No.
- 16) Income from Agriculture ? Rs.....
- 17) Income from side business : Rs.....
- 18) Income from ancestral business : Rs.....
- 19) Income from any Industry (Tiny/Small) Rs.....
- 20) Income from any other activity not mentioned above
_____ (Please specify the activity)
- 21) Do you possess any property ?
1) Land : a) In acres _____

- b) Irrigated/Unirrigated
- e) If irrigated source of irrigation.
 - (a) Lift Irrigation,
 - (b) Well.
 - (c) Tube-Well.

2) House : Furnished/Unfurnished/Simple Construction.

3) Any other : Like Shop, Risksawa etc.,

III) BANKING TRANSACTIONS :-

22) When did you become the member of the bank ? Year _____

23) What made you to become the member (Please Tick)

- a) Need of Loan.
- b) To participate in co-operative movement.
- c) Friends advise.
- d) With an intension to enter in politics.
- e) Just to initiate other members of the office.

24) Have you taken loan from any other banks including a Co-operative Society ? (Please Tick)

<u>Co-operative Society</u>	<u>Rs.</u>	<u>Year</u>
-----------------------------	------------	-------------

1. Co-operative Society
2. Urban Bank
3. Scheduled Bank
4. Un-Scheduled Bank
5. Nationalised Bank
6. Commercial Bank

25) How many times have you enjoyed the borrowing facility from this bank ? (Please Tick)

1,2,3,4,5 excluding present one.

26) What was the amount borrowed at present form different sources ? (Please Tick)

- a) Upto Rs. 5,000/-
- b) Upto Rs. 5,000/- to 10,000/-
- c) Upto Rs. 10,000/- to 15,000/-
- d) Upto Rs. 15,000/- to 20,000/-
- e) Upto Rs. 20,000/- to 25,000/-
- f) Upto Rs. 25,000/- & above.

27) For what purpose the borrowing was made in the beginning ?

- House Construction.
- Interior decoration.
- Medical Ground.
- Marriage of Son/Daughter.
- Education of Son/Daughter.
- Domestic appliances :- Please specify -
 - a) Vehicles,
 - b) Television (Colour or Black-White T.V.)
 - c) by other (Please Specify)

III) RECOVERY :-

28) What type of loan you have taken ? (Please Tick)

- a) Against Security of gold/Silver.
- b) Against security of salary.
- c) Against security of Land of House.

29) Whether you have taken loan from bank against gold/Silver?
Yes/No

30) If the old loan is taken for productive purpose.
What is the reason for the same ? (Please Tick)

- a) Non-availability of another security.
- b) To avoid delay in getting the loans sanctioned.
- c) Any other reason Please specify _____

31) Whether you make the regular repayment of loan ?
Yes/No.

32) If no, what are the reasons for irregularity or
non-repayment ? (Please Tick)

- a) Low productivity/earning.
- b) Absence of surplus/extra earning.
- c) Non-availability of remuneration/Salary.
- d) Loans used for unproductive or other purposes.

33) Whether the interest charged by the bank is exorbitant ?
Yes/No.

34) What are the reasons for not getting sanction for fresh
loan proposals ? (Please Tick)

- a) Default in repayment of old loans.
- b) Unpaid balances of old loans.
- c) Any other reason please specify.

34) Any natural loss for non-repayment of loan ?
(Please Tick)

- a) Fire,
- b) Flood.
- c) Government Role,
- d) Health of partner.
- e) Any other, Please Specify.

