

QUESTIONNAIRE

FOR BORROWERS OF "YASHWANT SAHAKARI BANK LTD., MIRAJ

SECTION : A : INTRODUCTORY QUESTIONS :

- 1) Name :
- 2) Age :
- 3) Religion and Caste :
- 4) Educational Qualifications :
 - a) Primary /Secondary/ Under Graduate /Graduate/Post Graduate
 - b) Technical /Non Technical
- 5) Occupation :

Government service/Service in co-operative sector/
Private sector.
- 6) Members in the family :
 - a) Husband wife No Children
 - b) Husband wife one child
 - c) Husband wife two children
 - d) Husband wife three and above children
- 7) Salary per month :

Below 1000,	1000-2000	2,000-3000
3,000-4000	4,000-5000	5,000 and above
- 8) Estimated Family budged :

Below 1000	3,000-4,000
1000-2000	4,000 and above
2000-3000	

- 9) Savings per month :
- 0-500
 - 500-1000
 - 1000-2000
 - 2000 above
 - No savings.
- 10) Other dependents :
- a) Father and mother
 - b) Father ,mother one brother or sister
 - c) Father ,mother two brother and two sister
- 11) When did you become the member of the Bank ?
- 12) What motivated you to become members of Yashwant Sahakari Bank Ltd., Miraj. ?
- Financial Need/ Friends advice/ any (Please specify)
- 13) Do you feel that repayment installment are paid by in time ? Yes/No. ::
- 14) Have you taken loan from any other bank ? Yes/No

SECTION : B : QUESTIONS REGARDING BORROWINGS AND REPAYMENTS :

- 1) Do you have any other sources of income of your own ? Yes/No
- If yes from where ?
- Business
 - Agriculture
 - Income from rented house
- How much Rs. p.m./p.a.
- 2) Do your family members contribute to you from their income regularly ? Yes/No
- If yes, How much per month ? Rs.
- 3) When have you borrowed from this Bank ?
- Within one year
 - Two years
 - Three years
 - Above three years
- 4) What was the amount of borrowings ?
- Upto Rs. 1000
 - 1000-2000
 - 2000-3000
 - 3000-4000
 - 4000-5000
 - 5000 and above

- 5) What was the security offered for the loan ?
 On salary
 Personal security
 Gold
 Land
 Building
 Business
- 6) What was interest rate on amount of borrowings ?
 14%
 15%
 16%
 17%
 18%
 19%
 20%
- 7) What was the registered purpose ?
 For domestic work
 Buying of plot
 House repair
 To repay of loan taken
 Festival
 marriage
- 8) Do you feel that you have utilised borrowed amount for the purpose for which it was taken ?
 Yes/No/partly.
- 9) Have you repaid the amount exactly as per agreements made ? Yes/No/Partly :
- 10) How long you were regular in repayments ?
 Six months
 One year
 One and Half years
 Two years
- 11) If you have made default in repaying. What were the reasons ?
 i) Could not receive expected income
 ii) Increase in family expenditure
 a) On account of marriage of daughter
 b) on account of sons school admission
 iii) Major sickness involving higher expenditure

SECTION : C : GENERAL QUESTIONS :

- 1) Do you happy with borrowing policy of the bank ?
 Yes/No/Partly :
- 2) How many times you have visited the bank for the loan purpose ?
 2 times , 3 times , 4 times , 5 times , 6 times ,
 more than 6 times

- 3) Do you feel that without recommendation loan can not be received here ? Yes/No
- 4) Do you feel that if you know any director for the bank/Chairman delay in repayment is excused ? Yes/No
- 5) Do you feel that the rate of interest of bank is affordableas compared to other banks ?
Yes/No/Partly.