REFERENCES


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Kumar, Sanjeev (2004), Impact of Liberalisation on Productivity and Profitability of Public Sector Banks in India, Doctoral Thesis, University Business School, Panjab University, Chandigarh.
Ram Shri (1992), Role Played by Agricultural Refinance and Development Corporation, Doctoral Thesis, Meerut University, Meerut.
Appendix-I

Questionnaire for Customers

All the respondents are requested to give their response frankly and fairly against the questions contained in this questionnaire on the topic “Performance Appraisal of Central Co-operative Banks in Haryana”. The information provided by you will be used strictly for the purpose of research study undertaken by me (Ruchi) for the award of Ph. D. degree in the Department of Commerce, Maharshi Dayanand University, Rohtak and kept confidential.

**SECTION-I**

*(Personal and Household Information)*

1. District: 
2. Gender: Male/Female
3. Marital Status: Married/Unmarried
4. Age:
   (i) Below 25 years
   (ii) 25-35 years
   (iii) 35-45 years
   (iv) Above 45 years
5. Educational Qualifications:
   (i) Illiterate
   (ii) Matric
   (iii) Graduate
   (iv) Any other
6. Occupation:
   (i) Retail/Business
   (ii) Agriculture & Allied
   (iii) Service
   (iv) Any other
7. Monthly household income
   (i) Up to Rs. 5000
   (ii) Rs. 5001-Rs. 10000
   (iii) Rs. 10001-Rs. 15000
   (iv) Rs. 15001-Rs. 20000
   (v) Above Rs. 20000
SECTION-II

(Opinion of Respondents about the Various Aspects of the Central Co-operative Banks in Haryana)

8. What was the purpose of your taking loan?
   (i) Agriculture & Allied  
   (ii) Personal Loan  
   (iii) Home Loan  
   (iv) Vehicle Loan  
   (v) Business Loan  
   (vi) Any other  

9. Who influenced you for taking loan from the Cooperative Bank?
   (i) Relative/Friends/Neighbour  
   (ii) Bank Officials  
   (iii) Self  
   (iv) Advertisement  
   (v) Any other (Please specify)  

10. Total amount of sum borrowed
    (i) Up to Rs. 50000  
    (ii) Rs. 50001-Rs. 100000  
    (iii) Rs.100001-Rs. 150000  
    (iv) Rs. 150001-Rs. 200000  
    (v) Above Rs. 200000  

11. Are you satisfied with the amount sanctioned?  Yes/No

12. In how much time the loan was sanctioned disbursed?
    a) Up to 7 days  
    b) 8-14 days  
    c) 15-21 days  
    d) 22-28 days  
    e) Above 28 days
13. Disbursement of loan:
   a) Up to 7 days
   b) 8-14 days
   c) 15-21 days
   d) 22-28 days
   e) Above 28 days

14. How many times did you visit the bank for getting the loan?
   (i) 1-2 times
   (ii) 3-4 times
   (iii) 5-6 times
   (iv) 7-8 times
   (v) More than 8 times

15. Do you feel that a delay occurred in the sanctioning/disbursement of your loan?
   Yes/No

16. If there was a delay, give the reasons:
   (i) Excessive Documentation
   (ii) Unnecessary queries
   (iii) Any other (Please specify)

17. What kind of security for loan was accepted by the bank?
   (i) Movable asset
   (ii) Immovable asset
   (iii) Any other (Please specify)

18. What is the mode of repayment of loan?
   (i) Monthly
   (ii) Quarterly
   (iii) Half-yearly
   (iv) Annually
   (v) Any other (Please specify)
SECTION-III

(Opinion of Respondents regarding Various Services provided by the Central Co-operative Banks of Haryana)

19. Please rate the following factors on the basis of your satisfaction level:

<table>
<thead>
<tr>
<th></th>
<th>Highly Satisfied</th>
<th>Satisfied</th>
<th>Neutral</th>
<th>Dissatisfied</th>
<th>Highly Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Security</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>(b) Repayment Schedule</td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>(c) Knowledge and Behaviour of staff</td>
<td></td>
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<tr>
<td>(d) Adequacy of Staff</td>
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<tr>
<td>(e) Knowledge of staff</td>
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<tr>
<td>(f) Presence of staff</td>
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<tr>
<td>(g) Grievance handling</td>
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<tr>
<td>(h) Rate of interest charged</td>
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</tbody>
</table>

20. Please rate the following opinion statements on the basis of your agreement:

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Can’t say</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) You feel convenience with regard to timings of the bank</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>(b) Cooperative bank provides more facilities than other banks</td>
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<tr>
<td>(c) Staff of the co-operative bank is highly motivated and always extends help to the clients</td>
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<tr>
<td>(d) Co-operative Bank employees advise you regarding the choice of suitable and new products</td>
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<tr>
<td>(e) Cooperative banks helped you in reducing dependence on money-lenders</td>
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<tr>
<td>(f) Co-operative Banks provide training for the proper use of loan</td>
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<tr>
<td>(g) Bank loan has increased your income level</td>
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<tr>
<td>(h) Customer satisfaction is frequently assessed</td>
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</tbody>
</table>

21. Any suggestions from your experience with the cooperative bank:

_____________________________________________________________
_____________________________________________________________
Appendix-II  
Questionnaire for Employees

All the respondents are requested to give their response frankly and fairly against the questions contained in this questionnaire on the topic “Performance Appraisal of Central Co-operative Banks in Haryana”. The information provided by you will be used strictly for the purpose of research study undertaken by me (Ruchi) for the award of Ph. D. degree in the Department of Commerce, Maharshi Dayanand University, Rohtak and kept confidential.

1. District Central Co-operative Bank: 
2. Designation: 
3. Number of years put in service:
   (i) Less than 5 years
   (ii) 5-10 years
   (iii) 10-15 years
   (iv) 15-20 years
   (v) Above 20 years

4. Which of the following variables are considered while accepting the proposal for granting loan?

<table>
<thead>
<tr>
<th>Variables</th>
<th>Very Important</th>
<th>Important</th>
<th>Average</th>
<th>Less Important</th>
<th>Least Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Security for loan</td>
<td></td>
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<td></td>
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<tr>
<td>Incremental Income from utilization of loan</td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>Capability of the client</td>
<td></td>
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<td></td>
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<tr>
<td>Character of the client</td>
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<tr>
<td>Supporting facilities owned by the clients</td>
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<tr>
<td>Technical feasibility</td>
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<tr>
<td>Infrastructural facilities owned by the client</td>
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</tbody>
</table>

5. What are Major Reasons for not Providing Loans to Various Customers

<table>
<thead>
<tr>
<th>Difficulties</th>
<th>Very Important</th>
<th>Important</th>
<th>Average</th>
<th>Less Important</th>
<th>Least Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Defective land record</td>
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<td></td>
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<tr>
<td>Inability of the borrower to provide margin money</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Inability of the borrower to provide guarantee</td>
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<td></td>
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<tr>
<td>Competition from money-lenders</td>
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</tr>
</tbody>
</table>
6. What are the factors responsible for delay in sanction of a loan?

<table>
<thead>
<tr>
<th>Variables</th>
<th>Very Important</th>
<th>Important</th>
<th>Average</th>
<th>Less Important</th>
<th>Least Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Submission of incomplete information by borrower</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Lack of adequate discretionary power with district manager</td>
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<tr>
<td>Inadequate staff at the district level</td>
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<tr>
<td>Inability of staff at the district level</td>
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<tr>
<td>Delay in Govt. Formalities</td>
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</tbody>
</table>

7. What do you think about the recovery position of cooperative banks? Adequate/Inadequate

8. Has your bank met the target of deposits and loans? Yes/No

9. What suggestions would you to make to improve the functioning of your bank?

   ........................................................................................................
   ........................................................................................................
   ........................................................................................................
   ........................................................................................................
   ................................

10. Any other information which you may like to provide

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     ........................................................................................................
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