Appendix - I

Two sets of questionnaires were prepared to collect the detailed information. The format of questionnaires is given as under.

A) Questionnaires (Set first)

Study of Krishak Seva Sahakari Sansthas in Maharashtra.

1) Name and Address of KSSS:-

2) Date of Registration of the firm :-

3) Total number of members as on 31st March 1999 :-

4) Authorised Capital :- Rs.

5) Total Paidup capital as on 31st March 1999 :- Rs.

6) Reserves fund as on 31st March 1999 :-

7) Members loan outstanding as on 31st March 1999 :-

8) Dividend % as on 31st March 1999 :-

9) Members Deposits as on 31st March 1999 :- Rs.

10) Non Members Deposits as on 31st March 1999 :- Rs.

11) What is the loan limit of the KSSS ?

1) Crop loan Rs.

2) Medium term loan Rs.

3) Long Term loan Rs.

4) Other loan Rs.

12) How much servant employed in this KSSS?

<table>
<thead>
<tr>
<th>Full time</th>
<th>Part time</th>
<th>Total</th>
</tr>
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13) Which other activities other than loan implemented by the society ?

a)

b)

c)

d)

14) How was the system of loan sanction ?

   a. Loan cheque issued to member when loan application received.

   b. Loan cheque issued to members after the sanction by board of directors.

   c. Others.
15) How many members taking loan?
16) How many members not taking loans?
17) Do you depend on sponsoring Bank for capital?
   Yes/No.
   If Yes
   How much amount taken from Sponsoring Bank at a time?
18) How is loan Recovery made?
   a)
   b)
   c)
19) Are there any difficulties in loan recovery?
20) Bad Debts Yes/No.
   If Yes What is the total amount Rs.
21) Audit take place regularly? Yes/No.
22) Do you send the answer of qualified Audit reports of Auditor to cooperative Department regularly?
   Yes/No
23) Audit class of 1997-98 is...
24) Board of Directors.
   a) Total No. of Directors.
   b) Ladies Directors.
   c) Terms of Board of Directors.
   d) How many meetings held by Board of Directors in each month.
25) Do the Management persons guide the firm?

B) Questionnaire (Set Second)

Krishik Seva Sahakari Santhas member Households Study.

Name and Address of the KSSS:-

Questionnaire

1) Members Name and Address:-
2) Male/Female :-
3) Married/Unmarried :-
4) Age.
5) Education.
6) Annual Income Rs.
7) From which date are you a member of KSSS?

8) What is the loan limit of KSSS?

9) Is the loan limit fair? Yes/No.
   If No. Then what it may be?

10) How many times is loan taken from KSSS from membership?
   Year
   Rs.

11) How many time loan renewal is made instead of the repayment?

12) Is the interest rate suitable? Yes/No.
   If No. What it may be?

13) How many times is loan renewal made instead of the repayment?

14) How many times is loan renewal made instead of the repayment?

15) How much time required for loan sanction?
   One month
   More than One months.

16) Which benefits are received by you from KSSS?
   a) Agricultural Development.
   b) Family Development.
   c) Children Education.
   d) Medical Treatment.
   e) Others.

17) Are you present for Annual General meeting? Yes/No.
   a) If Yes
      Did you involve in decision process?
   b) Did you contest for a position as a director of the Board?

18) Which facilities are given to you by KSSS?
   a) Quick loan.
   b) Dividend.
   c) Suitable Interest on deposit.
   d) Educational Scholarship to children.
   e) Other.

19) Are the KSSS facing some problems?
   a) Inadequate Capital
   b) Inadequate Deposit.
   c) Overdues.
   d) Inefficient Management.
   e) Scarcity of skilled servant.
   f) Other.