9.4 APPENDIX

9.4.1 QUESTIONNAIRE FOR COOPERATIVE BANKS

“THE ROLE OF CO-OPERATIVE BANKS IN THE DEVELOPMENT OF POWERLOOM INDUSTRIES IN BHIWANDI CITY”

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Interview schedule for the Co-operative Banks

Personal Information (wherever necessary put mark):-

1. Name of the Bank: ____________________________

2. Name of the Branch: ____________________________

2. Address: ____________________________

3. Year of establishment: _________

4. The Total turnover of the branch: ____________________________
5. Kinds of loans / advances to power loom industries.

5.1 – Short term loans. (in crores)

10.5  11  12  12.5

5.2 – Medium term loans. (in crores)

13  13.5  13.75  14  14.75

5.3 – Long term loans. (in crores)

14  14.25  14.5  14.75  15  16

6. Nature of collateral security for such loans and advances.

L.I.C. Deposits M/c Assets Land

7. Loans disbursed in Rs. to power loom industries.

10 cr  20 cr  30 cr

8. Percentage of recovery of such loans from power loom industries.

Very Good Bad

9. Normal interest charged by the bank for such loans.

9.1 – For short term loans.

12%  13%  13.75%  14%  14.50%

9.2 – For medium term loans.

12%  13%  15%

9.3 – For long term loans.
10. State the category of loans provided by cooperative banks.

- Secured
- Unsecured
- Not Secured

11. Whether the quantum of loan of your bank is adequate as compare to nationalised bank.

- Adequate
- Most Adequate
- Not Sure

12. Do you have customers priority to provide such loans / advances.

- Yes
- No
- Not Sure

13. Does your bank give priority for advances to powerloom units?

- Yes
- No
- Not Sure

14. Do your co-operative bank recover instalments of loan/advances on scheduled time from powerloom units?

- Yes
- No
- Not Sure

15. Do your co-operative bank show interest to provide more loans/advances for improving the performance of powerloom units?

- Yes
- No
- Not Sure
16. Are your co-operative bank to recover installments of loans/advances form sick units?
   Yes ☐      No ☐  Not Sure ☐

17. How much is the percentage of NPA of your co-operative bank due to loans/advances to powerloom units?
   Less than 1% ☐  1% to 5% ☐  more than 5% ☐

18. Does your co-operative bank give different kinds of loans/advances to meet various needs of powerloom units?
   Yes ☐      No ☐  Not Sure ☐

19. How does co-operative bank recover irrecoverable debts from sick powerloom units?
   Sale of Mortgaged Asset ☐  Auction ☐  others ☐

20. Does your co-operative bank enjoy government schemes for loan assistance to powerloom units on priority basis?
   Yes ☐      No ☐  Not Sure ☐

21. Does your co-operative bank provide different financial services to increase the revenue of powerloom units?
   Yes ☐      No ☐  Not Sure ☐
22. Does co-operative bank provide micro loans to powerloom workers for meeting urgent needs?

Yes ☐  No ☐  Not Sure ☐

9.4.2 QUESTIONNAIRE FOR POWERLOOM OWNERS

Interview schedule for the powerloom owners

A] Personal Information (wherever necessary put mark) :-

1. Name of the powerloom owner: ________________________________

2. Residential Address : _______________________________________

3. Age : __________

4. Education : Illiterate ☐ Primary ☐ S.S.C. ☐ H.S.C. ☐

Graduate ☐ Post Graduate ☐ Professional ☐

5. Whether it is your independent occupation/business or work as intermediary?

_________________________________________________________________
B] Information about the occupation as power loom owner.

(Wherever necessary put [✓] mark):-

1. Is it your own occupation or in partnership or by your father?
   a) Own [ ]   b) Partnership [ ]   c) By father [ ]

2. Whether it is traditional or late occupation?
   [ ] a) Traditional   [ ] b) Late occupation

3. How many members of your family are engaged directly or indirectly in power loom industry?
   a) Older males [ ]   b) Younger males [ ]   c) Females [ ]

4. Where is your storage centre?
   [ ] a) At your own premises   [ ] b) At rented premises

5. What is the mode of purchase of raw material?
   a) As per requirement [ ]   b) Stock for the whole year [ ]

6. From what source do you get finance?
   a) Financial Institution [ ]   b) Banks [ ]   c) Credit societies [ ]
   d) Traders [ ]   e) any others (specify) [ ]
7. What are the distinguishing features of your product as compared to the similar product manufactured by other producers?


8. Is there any identification mark on your product?
   a) Yes ✓  b) No

9. Are you a member of Co-operative society of power loom owners?
   a) Yes ✓  b) No

C] Information about costing and pricing of product.
   (Wherever necessary put ✓ mark):

1. What is the base for your data / information?
   a) Magazine  b) Industrial Bulletin  c) RBI

D] Information about sales promotion.
   (Wherever necessary put ✓ mark):

1. How do you motivate your agents to increase in sales of your product in the market?
   a) Cash sales  b) Credit sales  c) Underwriting
2. Do you have your own sales force?
   a) Yes  
   b) No  

E) Information regarding distribution.
   (Wherever necessary mark):-

1. In which market your product is sold?
   a) Local  
   b) Home district  
   c) Other district  
   d) Other states  
   e) Abroad  

2. State the mode of transportation:
   a) Land  
   b) Water  
   c) Air  

3. Do you export your product?
   a) Yes  
   b) No  

4. How do you to create the market for your product in other countries?
   a) Through Agent  
   b) Self Showroom  
   c) Through Trade Fair  
   d) Other mode
F] SPECIFIC QUESTIONS

(Wherever necessary [mark]):-

1. Do you have adequate labour-output ratio in powerloom units?
   Yes ☐ No ☐ Not Sure ☐

2. Is your repayment capacity of loan to co-operative banks on scheduled time?
   Yes ☐ No ☐ Not Sure ☐

3. Does government provide basic requirement for powerloom units at subsidized rate?
   Yes ☐ No ☐ Not Sure ☐

4. Is your powerloom unit contributing in economic development?
   Yes ☐ No ☐ Not Sure ☐

5. Do you provide basic facilities to the powerloom workers?
   Yes ☐ No ☐ Not Sure ☐

6. Have you adopted advanced technology to increase the volume of output in powerloom units?
   Strongly Agree ☐ Agree ☐ Disagree ☐
   Agree ☐
7. Are you making arrangement of training and development programme to the workers to improve efficiency level?
   - Yes  
   - No  
   - Not Sure

8. Do you get loan facilities at substantial rate of interest from co-operative banks?
   - Yes  
   - No  
   - Not Sure

9. Does a co-operative bank provide you different kinds of loans to meet various need in powerloom units?
   - Yes  
   - No  
   - Not Sure

10. Do you work for different programmes in upliftment of employment level in powerloom units?
    - Yes  
    - No  
    - Not Sure
9.4.3 QUESTIONNAIRE FOR POWERLOOM WORKERS

Interview schedule for the power loom workers

A] Personal Information (wherever necessary put ✓ mark):

1. Name of the power loom worker: _________________________________

2. Nature of work: _________________________________

3. Residential Address: __________________________________________
   __________________________________________

4. Age: __________

5. Education: Illiterate [ ] Primary [ ] S.S.C. [✓] H.S.C. [ ]
   Graduate [ ] Post Graduate [ ] Professional [ ]

6. Whether you have your own house or rented house?
   __________________________________________

If it is owned house, do all the family members live in it?
   __________________________________________
   __________________________________________
7. Whether you live in a Joint family or separately?

8. Are you a member of your workers’ union?
   a) Yes  
   b) No  

9. Is group insurance facility provided by the power loom owner.
   a) Yes  
   b) No  

10. Is any other facility provided by the power loom unit for the betterment of workers.
    a) Yes  
    b) No  

11. Is there any provision made by the power loom unit / workers’ union for meeting urgent financial needs?
    a) Yes  
    b) No
B] Information about the work in power loom industry.

(Wherever necessary put ✔ mark):

1. Since how long you are in this Job?
   a) Since childhood    b) Since adulthood

2. How many members of your family are engaged directly or indirectly in power loom industry?
   a) Older males  b) Younger males  c) Children (above ten years)
   d) Females

C] Standard of living of power loom owners. (Wherever necessary put ✔ mark):

1. Are you satisfied from the income you earn?
   a) Yes     b) No

2. What do you have out of the following?
   a) Telephone   b) Colour TV   c) washing machine
   d) Vehicle     e) Freeze      f) Computer
   g) Landed property

D] SPECIFIC QUESTIONS

1. Do you get cluster insurance facilities for life from powerloom owners?
   Yes       No       Not Sure
2. Do you receive adequate remuneration as per prevailing Wage Rate Act?
   - Yes
   - No
   - Not Sure

3. Does your organization provide hygienic facilities/ medical facilities for health problem?
   - Adequate
   - Inadequate
   - Not Sure

4. Does your efficiency level rises due to training and development in powerloom units?
   - Yes
   - No
   - Not Sure

5. Do you agree about adoption of advanced technology for increasing the production level powerloom units?
   - Yes
   - No
   - Not Sure

6. Does your organization facilitate to generate more employment for society?
   - Yes
   - No
   - Not Sure

7. Do you obtain financial assistance from powerloom owners to meet urgent needs?
   - Yes
   - No
   - Not Sure

8. Do you obtain loan facilities as powerloom worker from co-operative banks?
   - Yes
   - No
   - Not Sure