APPENDIX I

QUESTIONNAIRE

PROBLEMS OF THE RURAL CO-OPERATIVE CREDIT IN DHULE DISTRICT

Questionnaire to be filled in by the office-bearers of the Primary Agricultural Credit Society or Co-operative Bank.

1. Name of the Primary Agricultural Society or Bank
2. Village:
3. Taluka/Tahsil:
4. District:
5. Registration No.: Grade:
6. Total Annual Turnover:
7. Number of members:
8. Objectives:
9. Jurisdiction or Command Area:
10. Number of Directors
11. How directors are elected
12. Types of members, if any: A B C
13. Quorum
14. Branch, if any:
15. Share capital Type of share Sources of share raising
16. Investment:
   Banks:
   Securities:
   Co-operative Institutions:

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17. Does the Society (or Bank) advance agricultural loans?

   Types of loans
   For what purposes
   Total amount of loans
   Loans issued to Weaker Section

18. Is the loan repaid in time? Yes/No

19. Percentage of loans overdue:

   Reasons for overdues:
   Effects of overdues:

20. Types of loans

21. Does the Society or Bank borrow from outside? Yes/No

   If Yes, Sources:

22. Reasons for borrowing:

23. For what purposes loans are advanced?

   How does the Society or Bank keep control on
   the use of the loans advanced?

24. Does the Society or Bank offer services
   other than issuing loans? Yes/No

   If Yes, which services:

25. Is the Executive Board formed or constituted?

26. How the chairman elected?

27. Is there a sub-committee for sanction of loans?

28. How disputes or problems regarding loans are resolved.

29. Are Account Books kept regularly?

30. Staff

   Manager
   Secretary/Accountant
   Clerks, Senior or Junior Assistants or Peons, etc.

   Whether staff recruitment done according to
   actual need or requirement?
31. Is internal audit done regularly?

32. Audit Class: A B C D

33. Which difficulties occur in daily routine?

34. What is your opinion regarding Government support, regulation and control?

35. Whether corruption cases and other malpractices exposed?
   - How exposed?
   - What remedies do you suggest?
   - Remedies actually adopted:

36. What problems are experienced:
   - i) Organizational
   - ii) Administrative
   - iii) Functional

37. What remedies do you suggest to solve the above problems?