Questionnaire - I

For Bank Depositors

Note: The questionnaire is a part of research study entitled “An Evaluation Study of Financial Performance and Non Performing Asset of Urban Co-operative Banks in Beed District” and the information provided by the respondents will be used purely for academic purpose.

Make tick (✓) against correct answer.

Part-I

Personal Information

1) Name of the Customer : 

2) Address : At. Post…………………..Taluka………………..Dist.:- Beed.

3) Age :

4) Education : Illiterate/S.S.C./H.S.C./Graduate/Post Graduate.

5) Nationality Indian : Yes / No


7) Occupation :

8) Marital Status : Married/Unmarried

9) Sex : Male / Female

10) Annual Income :

11) No. of Family Members :
Part-II

Information Regarding **Deposits**

1) Year of opening Bank Account :

2) Type of Account : Current / Saving / Fixed.

3) Amount of deposit :

4) **Regarding the Bank services satisfaction (Yes / No) and Give your opinion on bank services:**-
   
a) Method of opening bank account : Easy / Complicated.

b) Time required for withdrawing money : Yes / No

c) Time required for transferring money : Yes / No

d) Time required for obtaining D.D. / M.T. : Yes / No

e) Time required for collecting local cheque/Bills : Yes / No

f) Rate of interest on deposits : Yes / No

g) Service charges on deposits : Yes / No

h) Behavior of bank employees : Yes / No

i) Are initial deposits heavy : Yes / No

j) Is cheque book issue if required? : Yes / No

k) Is pass book Issue in time : Yes / No

l) You have invested money in this bank : Yes / No
m) Do you want to transfer your deposit in another bank? : Yes / No

n) Are you satisfied with the information given by the bank regarding the term deposit? : Yes / No

6) Give your suggestion improvement of Bank :

a) 

b) 

c) 

d) 

e) 

Signature
Questionnaire - II

For Bank Borrowers

Note: The questionnaire is a part of research study entitled “An Evaluation Study of Financial Performance and Non Performing Asset of Urban Co-operative Banks in Beed District” and the information provided by the respondents will be used purely for academic purpose.

Make tick (✓) against correct answer.

Part-I

Personal Information

1) Name of the Customer: 

2) Address: At. Post………..Taluka……………..Dist.-Beed.

3) Age:

4) Education: Illiterate/S.S.C./H.S.C./Graduate/Post Graduate.

5) Nationality Indian: Yes / No


7) Occupation:

8) Marital Status: Married/Unmarried

9) Sex: Male / Female

10) Annual Income:

11) No. of Family Members: 

Part-II

Information Regarding Loans and Advances

1) Do you find any need of Loan?

2) Type of Loan taken : Short term/ Medium term/ Long term.

3) Amount of loan :

4) Year of Bank Loan taken :

5) If you loan account regular : Yes/No

6) What is the present rate of interest on loan? : .......

7) Purpose of Loan : Personal / House Contraction / Vehicle Purchase /
Small Business /Small Industries / Others.

8) Regarding the Bank services satisfaction (Yes / No) and Give your opinion on bank services:-

a) Are you satisfied with the loan disbursement methods of the bank? : Yes/No

b) Time required for sanctioning bank loan. : Yes/No

c) Is loan Pass book issued? : Yes/No

d) Is loan application form easy? : Yes/No

e) Is documentation procedure simple? : Yes/No

f) Are initial charges heavy? : Yes/No

g) Are security conditions difficult? : Yes/No

h) Are annual charges heavy? : Yes/No
i) Are accounts transferred elsewhere? : Yes/No

j) Is interest rate satisfactory? : Yes/No

k) Is general environment satisfactory? : Yes/No

l) Is staff behavior satisfactory? : Yes/No

m) Method of Recovery of Loan? : Yes/No

13) Give your opinion regarding improvement of bank.

a) 

b) 

c) 

d) 

e) 

Signature
## List of Abbreviations

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<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>CALCS</td>
<td>Capital Adequacy, Asset Quality, Liquidity, Compliance and System</td>
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<tr>
<td>CAMELS</td>
<td>Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Systems and Control</td>
</tr>
<tr>
<td>CAR</td>
<td>Capacity Assessment Rating</td>
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<tr>
<td>CAS</td>
<td>Common Accounting System</td>
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<tr>
<td>CBS</td>
<td>Core Banking Solutions</td>
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<tr>
<td>CCS</td>
<td>Co-operative Credit Structure</td>
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<td>CD</td>
<td>Credit Deposit</td>
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<td>CDF</td>
<td>Co-operative Development Fund</td>
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<tr>
<td>CLCC</td>
<td>Central Level Co-ordination Committee</td>
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<tr>
<td>CRA</td>
<td>Credit Rating Agency</td>
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<tr>
<td>CRAR</td>
<td>Capital to Risk-Weighted Assets Ratio</td>
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<td>CRR</td>
<td>Cash Reserve Ratio</td>
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<tr>
<td>CSA</td>
<td>Co-operative Societies Act</td>
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<tr>
<td>DCCB</td>
<td>District Central Co-operative Banks</td>
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<td>DCRR</td>
<td>Department for Co-operative Revival and Reforms</td>
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<tr>
<td>NABARD</td>
<td>National Bank for Agriculture and Rural Development</td>
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<td>NAFCUB</td>
<td>National Federation of Co-operative Urban Banks</td>
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<tr>
<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>NAFSCOB</td>
<td>National Federation of State Cooperative Banks</td>
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<tr>
<td>NAV</td>
<td>Net Asset Value</td>
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<tr>
<td>NPA</td>
<td>Non-Performing Asset</td>
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<tr>
<td>NPFA</td>
<td>Non-Performing Financial Assets</td>
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<td>NPL</td>
<td>Non-Performing Loan</td>
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<td>MSCB</td>
<td>Maharashtra State Co-operative Bank</td>
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<tr>
<td>RBI</td>
<td>Reserve Bank of India</td>
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<tr>
<td>SCARDB</td>
<td>State Co-operative Agriculture and Rural Development Bank</td>
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<tr>
<td>SCB</td>
<td>Scheduled Commercial Bank</td>
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<tr>
<td>StCB</td>
<td>State Co-operative Bank</td>
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<tr>
<td>TAFCUB</td>
<td>Task Force for Co-operative Urban Banks</td>
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<tr>
<td>UCB</td>
<td>Urban Co-operative Bank</td>
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