ANNEXURE
ANNEXURE I
QUESTIONNAIRE ADDRESSED TO THE EMPLOYEES OF CENTRAL
COOPERATIVE BANKS

Sir/Madam,

Please tick (✓) the answer (or answers) for each question in the appropriate place or
write in the space provided for your opinion. A little information from your side
would go a long way in improving the study of performance of Cooperative Banks in
Haryana. All information received would be kept confidential.

NAME ...........................................................................................................

DESIGNATION .........................................................................................

BANK ...........................................................................................................

DISTRICT ....................................................................................................

YEAR OF JOINING THE BANK....................................................................

1. What do you think is the contribution of your bank in the development of
Haryana?
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2. How do you think the performance of your bank differ from that of other Central
Cooperative Banks in the State?
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3. Do you find adequate infrastructural facilities in the district to implement development programmes:
   i. Transport facilities (Yes/ No)
   ii. Power supply (Yes/ No)
   iii. Educational institutions (Yes/ No)
   iv. Medical facilities (Yes/ No)
   v. Marketing facilities (Yes/ No)

4. Are the activities of your bank compatible to the existing development potential in the district? (Yes/ No)

5. How do you find the branch expansion and concentration of banking facilities of your bank? (Adequate / Inadequate)

6. On what criteria does the bank determine the suitability of a project so as to consider a loan application?
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7. What type of scrutiny and appraisal is done after receipt of an application:
   i. Minimum unit size
   ii. Unit cost
   iii. Quality of assets
   iv. Fixation of repayment period
   v. Initial grace period
   vi. Any other (please specify)

8. How does the bank decide upon the amount that the bank will sanction?
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9. In your opinion, what is the extent of wrong identification of beneficiaries for financial assistance?

10. How do you assure that all those who take loan use the same for the purpose they had applied for?

11. How do you supervise the loans?

12. What is the frequency and periodicity of supervision?

13. In your opinion, is the existing loan monitoring system effective. (Yes/ No)

14. In case of low recovery rate in the district, what are the reasons for the same (tick and rank the most important among the following):
   i. Inadequate income due to insufficient credit
   ii. Misapplication of credit
   iii. Unrealistic repayment schedule
   iv. Willful default
   v. Promises of loan writ offs by political parties
   vi. Any others (Please specify)

15. What is your opinion regarding the existing recovery system of your bank?
16. Do you find the staff of the bank adequate or inadequate?

17. If there is a staff shortage then how does that affect your bank's performance?

18. Do you find your job with Central Cooperative Bank
   i. Challenging
   ii. Giving job satisfaction
   iii. Providing potential for growth

19. What difficulties do you usually encounter while working in a Central Cooperative Bank?

20. What are the difficulties that beneficiaries usually encounter?

21. Do you have a grievance cell to look into the complaints of the beneficiaries?

22. How do you act upon the receipt of a complaint?

23. What suggestions would you make to improve upon the functioning of Central Cooperative Banks in your State?

24. Any other information you may like to give.