APPENDIX TWO
THE QUESTIONNAIRE
1. What is the relative place occupied by the Cooperative credit system in agricultural and industrial finance? In comparison with other sources of credit – Commercial banks, Government, Private agencies – what place would you assign to the Cooperative credit system, in the particular area, with reference to factors as volume of finance made available, number and classes of borrowers whose needs are met, types of loans given (period and purpose etc.), nature of security taken, rate of interest charged and mode of repayment? Advantages or disadvantages in comparison to other agencies with reference to actual working.

2. Are there any features connected with the law, regulations and policy governing the system or its individual units which tend to defeat the objects? What remedies would you suggest?

3. What are the defects of organization with reference to the structure and functions of:
   (a) different types of individual units
   (b) the individual units in relation to one another
   (c) organization in the area in relation to larger organization in the State as a whole, including the units outside the area such as the apex bank? What remedies would you suggest?

4. Are the finances adequate? If not, what remedies would you suggest.

5. What are the defects in the actual working of the system both the regional organisation and individual units? To what extent these defects are traceable to:
   (a) Direction (e.g. board of management)
   (b) Management, supervision and execution
   (c) How does the constitution of an individual unit work in practice?
   (d) To what extent the local background effect the actual working?
(e) What remedial measures would you propose in regard to the defects noticed?

6. What are your suggestions for the effective organisation of the Cooperative credit system in the area with reference to factors such as:

(a) promotion of thrift and mobilisation of savings
(b) financial adequacy
(c) administrative efficiency
(d) demarcation of productive and unproductive credit, credit worthy and non-credit worthy members etc.
(e) proper integration of short-term, medium term and long term credit
(f) effective linking of marketing credit with production?

7. There is a prevalent view that the benefits of cooperative credit are confined to the rich alone? Do you agree? If so, can you suggest some measures to avoid it. If possible, give instances in support of your contention.

8. What do you think about the utilisation of cooperative credit? Is it really being used for financing agricultural production? Can you give causes for its misuse? What measures would you suggest to check this misuse?

9. Any other comments and suggestions.

SECTION B

Private Finance

(Other agencies than Cooperative credit and the Govt., Money Lenders, Banks, Bankers etc.)

1. What is the relative place occupied by the private credit agency for the agricultural and industrial credit? Advantages and disadvantages of such agencies in actual practice.

2. What are the main provisions of the law and regulation which govern the operation of private credit agency?

3. What has been the general effect of such provisions on the working of the agency?

4. To what extent does the agency operate in practice within the law and outside it? What are the prevalent modes of evasion?

5. If the extent of evasion is considerable, would you
attribute this to:
(a) the purpose of the law being unrealistic,
(b) provision of the law being defective,
(c) the administrative implementation being faulty,
(d) any other reasons.

6. What should be the future of the private credit agency? What legislative, administrative or other steps would you recommend in pursuance of the development you envisage?

7. Have you any other comments and suggestions to make in this connection?

SECTION C
Government Finance

1. What is the degree of adequacy of the actual financial provision made from year to year?

2. How far the administrative arrangements carry out in practice the objects of finance? What is the quality and efficiency of the supervisory and other staff employed at the various stages? Please state, if any, incompetence, slackness, corruption etc. exist?

3. Any other comment or suggestion in this connection?

SECTION D
Savings

1. Savings— their volume and relation to prices of agricultural commodities.

2. Employment of savings? gold or silver, land or buildings, Govt., securities, National Savings Certificate etc. What is the general tendency?

3. What methods would you suggest or advocate for promotion of savings among the different classes and for its mobilization for productive purposes?
SECTION E

General

1. To what extent cooperative credit has become easier, cheaper, popular and widespread?

2. Is the cooperative credit policy of the Govt. satisfactory? Is it fully implemented? If not, what are the reasons particularly (a) ill designed or inadequate machinery and (b) inefficient or corrupt personnel?

3. What is your view regarding the extent of rural indebtedness before independence and after independence particularly after the Second Plan Period and during the Third Plan Period?

4. To what extent debt-relief legislation and other factors have been responsible for the changes in indebtedness? Please state the data in some detail on what your opinions are based?

5. Is the cooperative finance inflationary in character? What are your views? If so, will you advocate a cooperative squeeze policy?

6. Any other general comment or suggestion.
COOPERATIVE BANKING IN PUNJAB

QUESTIONNAIRE

FOR

SURVEY OF CENTRAL COOPERATIVE BANKS IN THE STATE

SECTION A

Preliminary Information

1. Name of the bank with address.
2. Date of Registration.
3. Area of operation.
4. Branches, if any:--
   (a) Location of Branches
   (b) Date since when functioning
   (c) Whether the branches are functioning satisfactorily in respect of:
      (i) Loans advanced.
      (ii) Recoveries.
   (d) Does the bank intend to open new branches during some next years?
   (e) State reasons for opening of branches.

SECTION B

General Progress

1. Brief History of origin
2. Brief record of general progress including periods of First, Second and Third Five Year Plans.
**SECTION C**  
Organization & Management

1. Type of Bank (Mixed or Pure)

2. Membership (as on 30th June in thousands):

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<th>Years</th>
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3. Financial Position of the Bank
   (a) Paid-up Share Capital (in thousand rupees):

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   (b) Owned Funds (in thousand rupees):

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</table>
(c) Working Capital (in thousand rupees):

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<th>Years</th>
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<th>57</th>
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<th>63</th>
<th>64</th>
<th>65</th>
</tr>
</thead>
</table>

4. What is the nature of Capital Structure?
5. Is there any deviation from the model by laws?
6. Composition of Body of Management.
   (a) Board of Directors.
   (b) Managing Director and his occupation.
   (c) Special Committees.
   (d) Local Board of directors in case of branches.
   (e) Secretary or Local Secretary.
7. Managerial Staff:
   (a) Whether the bank was given managerial subsidy during any of the Five Year Plans. Give details.
   (b) Details of managerial staff: At Head-quarters Branches
      i) No. and Categories of posts and their pay.
      ii) Scale of pay for each post.
      iii) Period of employment with dates in each case.
      iv) Total cost of Establishment yearwise.

<table>
<thead>
<tr>
<th>1955</th>
<th>56</th>
<th>57</th>
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<th>65</th>
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</thead>
</table>

v) Whether the Manager and Branch Managers have experience of Banking. If so, how long?
v) Whether the manager is a trained person from Poona or from any other institution.
vii) If not, whether the bank intends to send the Manager for training.
viii) Efficiency in working

   (a) Continuous or Periodic
   (b) Departmental
   (c) Professional
   (d) Internal


10. Relations with the State Co-operative Department. State briefly. Whether it is—
   (a) Regulatory
   (b) Controlling
   (c) Supervisory and Inspectional
   (d) Interfering
   (e) General attitude

11. Relations with the State Government. State briefly.

12. Nature of work undertaken by affiliating societies?

13. Relations with Primary Credit Societies both agricultural and non-agricultural. Write briefly.

14. Relations with Societies other than credit.

15. Relationship with the Commercial Banks.

16. General remarks regarding organization and Management—Disputes, inter-relations, arbitration etc.

SECTION D

Borrowing and Lending operations

1. Deposits and their Composition

<table>
<thead>
<tr>
<th>Years</th>
<th>1955</th>
<th>56</th>
<th>57</th>
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<table>
<thead>
<tr>
<th>Type</th>
<th>1955</th>
<th>1965</th>
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<tbody>
<tr>
<td>Fixed</td>
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<td></td>
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<tr>
<td>Current</td>
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<tr>
<td>Savings</td>
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<td></td>
</tr>
</tbody>
</table>

3. Rate of interest on deposits (1955-65) (% per annum).

<table>
<thead>
<tr>
<th>Type</th>
<th>Fixed</th>
<th>Current</th>
<th>Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
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</table>

4. What encouragement has been given to deposits?

5. Are the deposits satisfactory?


<table>
<thead>
<tr>
<th>Source</th>
<th>1955</th>
<th>1965</th>
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<tbody>
<tr>
<td>Apex</td>
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<tr>
<td>Co-operative Societies</td>
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<tr>
<td>Commercial Banks</td>
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<td>R.B.I.</td>
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<td>Government</td>
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<td>Others</td>
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<td><strong>Total</strong></td>
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<thead>
<tr>
<th>Type</th>
<th>1955</th>
<th>1965</th>
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<tr>
<td>Cash credit</td>
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<tr>
<td>Over draft</td>
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<td>Loans:</td>
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<tr>
<td>Short Terms</td>
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<td>Medium term</td>
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<td>Long term</td>
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<tr>
<td>Others</td>
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</table>
8. Rate of Interest on borrowing (1955-65):

<table>
<thead>
<tr>
<th>Type</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Cash Credit over draft Loans</td>
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<tr>
<td>Short Term</td>
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<tr>
<td>Medium &amp; Long Term</td>
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<td>Others</td>
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</table>

10. Reasons for variations in rate of interest.
11. Types of Securities given for borrowing.
12. Limits fixed for borrowing, if any.
16. Loan operations (1955-1965):
   (a) Loan advanced during the last ten years.

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Co-operative credit societies</td>
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<tr>
<td>Other societies</td>
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<tr>
<td><strong>Total</strong></td>
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</table>

(b) Nature of loans advanced

<table>
<thead>
<tr>
<th>Type</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Short term</td>
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<tr>
<td>Medium or long term</td>
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<td>Productive</td>
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<tr>
<td>Unproductive</td>
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<tr>
<td>Developmental</td>
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</table>
(c) Rate of Interest charged (% per annum):

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<tr>
<th></th>
<th>Individuals</th>
<th>Societies</th>
<th>Short term</th>
<th>Medium or long term</th>
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<tr>
<td>17* Reasons for fluctuations in loans.</td>
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<tr>
<td>18. Reasons for variations in rate of interest.</td>
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<tr>
<td>20. Reasons for outstanding loans.</td>
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<tr>
<td>22. Loan Policy in General, State briefly.</td>
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<tr>
<td>23. Has the bank earned any profit/loss during the last ten years? Give details.</td>
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<td>24. What was the rate of dividend declared during each of these years.</td>
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SECTION E

Evaluation and future development

1. What is the standard of general performance?
2. What are the reasons for slow, average or quick progress?
3. What are the defects in organization and management of the bank?
4. What are the defects and difficulties in operations and working of the bank?
5. What is the nature of defects?
   (a) Organizational
   (b) Managerial
   (c) Governmental
   (d) Institutional
   (e) Internal
   (f) Others in general
6. What is the role of the bank in its area of operation?
7. Role in Cooperative credit and general credit structure?
8. What are the future plans and policies of the bank?

SECTION F

Remarks and Suggestions

1. What are the general remarks about Central Cooperative Banks?
2. What are the remedies required for the defects enumerated above?
3. What are the suggestions for improvement in regard to:
   (a) Development of the bank
   (b) Capital structure
   (c) Management
   (d) Working
   (e) Relationship with other institutions including Government
   (f) Audit and Inspections.
4. General statement, if any.
COOPERATIVE BANKING IN PUNJAB

QUESTIONNAIRE
FOR
SURVEY OF COOPERATIVE CREDIT SOCIETIES IN THE STATE

SECTION A
Preliminary Information

1. Name and address of the society.
2. Date of Registration.
4. Area of operation.
5. Besides credit what other functions the society is undertaking.

SECTION B
General Progress

1. History of origin
2. Record of progress including periods of First, Second and Third Five Year Plans.

SECTION C
Organization & Management

1. Membership during last ten years

<table>
<thead>
<tr>
<th>Year</th>
<th>1955</th>
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2. Population in the area of operation of society.
3. Percentage of population covered by the society.
4. Financial Position (Details of last ten years - 1955 to 65)
   (a) Share capital (in thousands)

<table>
<thead>
<tr>
<th>Years</th>
<th>1955</th>
<th>56</th>
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6. Other Committees.
7. Managerial staff (give details)
   (a) Has the society employed a local trained Secretary?
   (b) If the Secretary is untrained, does the society intend to get him trained?
   (c) Rate of monthly salary
   (d) Managerial subsidy, if any
   (e) Total cost of establishment, yearwise
8. Audit and Inspection
9. Relations with the central cooperative banks of the area.
10. Relations with the Cooperative Department.
11. Relations with the Apex and the Reserve Bank.
12. Relations with non-credit societies, particularly marketing.
13. General remarks with regard to organization & management-disputes, arbitration, inter-relations etc.

SECTION D
Borrowing and Lending operations

1. Deposits and their composition (1955 to 1965)

2. Nature of deposits
3. Rate of interest on deposits
4. Any encouragement to deposits?
5. Are the deposits satisfactory?
6. Sources and volume of borrowing
7. Nature of borrowing
8. Rate of interest on borrowing
9. Reasons for variation in rate of interest
10. Reasons for fluctuations in borrowing
11. Types of securities given for borrowing
12. Limits fixed for borrowing
13. Reasons for outstanding borrowing
14. Reasons for over-due borrowing
15. Borrowing Policy
16. Loan operations:
(a) Loans advanced (10 years)

(b) Nature of loans advanced

(c) Rate of interest charged (1955 to 1965)

17. Reasons for fluctuation in loans
18. Variation in rate of interest?
19. Nature of securities taken
20. Reasons for outstanding loans?
21. Over due loans?
22. Loan Policy: state briefly
23. Profit or Loss during each of the last ten years (1955-1965)

24. Dividend declared, if any: give rate for each year (1955-1963)

SECTION E
Evaluation and Prospects

1. Is the working of the society satisfactory?
2. What are the difficulties in working?
3. Reasons for slow, average or quick progress?
4. Are there any defects in organization and management?
5. Are there any defects in operations?
6. What is the nature of defects?
7. What is the role of society in its area of operation?
8. What are plans for development in future?
SECTION F
Remarks and Suggestions

1. What are the general remarks regarding credit societies?

2. What are the remedies for defects given above?

3. What are the suggestions for improvement?

4. Is there any data available on the land-holding of borrowers?

5. Does the cooperative credit affect the marketing practices of the farmers? In other words, does the cooperative finance enhance the staying power of the borrowing farmers?

6. Is the cooperative credit reasonably integrated with other cooperative sectors? What are your views and suggestions in this regard?

7. Any other information, comment or suggestion.