ANNEXURES
ANNEXURE - I

QUESTIONNAIRE ADDRESSED TO THE
BENEFICIARIES OF REGIONAL RURAL BANKS

Dear Respondent,

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 this study of performance of Regional Rural Banks in Punjab. All information received would be kept confidential.

SECTION I : PERSONAL BIO-DATA

1. NAME _____________________________________________

2. ADDRESS ___________________________________________

3. DISTRICT ___________________________________________

4. SEX : MALE :

FEMALE :

5. AGE : (Completed years) __________________________

6. OCCUPATION : Main ____________________________

Subsidiary ____________________________

7. CATEGORY : Scheduled Caste

Scheduled Tribe

Backward Category

General

8. EDUCATIONAL QUALIFICATION :

School, Below Matriculation

Matriculation

Graduate

Technical Diploma Holder

Post Graduate & above
SECTION II:
HOUSEHOLD'S ECONOMIC CONDITION

1. Number of members in the family:
   - Below 4 years
   - 5-14 years
   - 15-19 years
   - 20-24 years
   - 25-34 years
   - 35-44 years
   - 45-60 years
   - 60+ years

2. Number of earning members in the family: __________________________

3. Your total monthly household income, taking into account sources like salaries, rent, interest and everyone's income at home:
   - Upto Rs. 1000/-
   - Rs. 1001/- to Rs. 2000
   - Rs. 2001/- to Rs. 4000
   - Above Rs. 4000/-

4. Your personal income: Rs. __________________

5. Total borrowings: Rs. __________________

6. Which of the following assets do you presently own.

<table>
<thead>
<tr>
<th>Nature of assets</th>
<th>Approx. Value</th>
<th>Source of financing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Land</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Livestock</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Agricultural implements</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Tractors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pumpsets / Oil engines</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Harvestor / Threshor
Other implements
(Specify)
4. Industrial Machinery
5. Buildings
6. Vehicles
7. Household assets
8. Others (please specify)

SECTION III: INFORMATION REGARDING LOAN AVAILED
1. Are you aware of the rural development programme in which RRBs play an important role (Yes / No)
2. If yes which programmes are known to you

3. Have you availed credit from the Regional Rural Bank in your District (Yes / No)
4. If you have not then what were the reasons:

5. If the answer to 'Question 3' above is 'yes', state the purpose for which you have taken the loan from the bank:

6. How did you fill the required application form:
   (i) Yourself
   (ii) With somebody's help (Please specify)

7. Do you think that filling of application form is cumbersome? (Yes / No)
8. If yes, in what respects it is cumbersome?
   i) Language is difficult
   ii) Seeks irrelevant information
   iii) Seeks technical information.
   iv) Lengthy.
   v) Any other (Please specify)

9. What was the amount of loan you applied for the project:

10. How much amount was sanctioned?

11. Are you satisfied by the amount sanctioned to you?

12. State the reasons why you could not get the full amount required for the project.

13. How did you fill the gap?
   i) Your own resources
   ii) Borrowed from friends / relatives
   iii) Borrowed from money lenders
   iv) Any other (Specify)

14. How much time was taken to:
   i) Sanction the loan __________ days.
   ii) Disburse the loan __________ days.

15. How many times you had to visit the concerned officials to get the sanction and disbursement of loan?

   Sanction of loan  Disbursement of loan

   Once
2-3 times
4-6 times
More than 6 times

16. Why do you think there was a delay, if any, in the sanction and / or disbursement of loan?
   i) Paucity of bank staff
   ii) Unnecessary queries
   iii) Callous attitude of staff
   iv) Any other (Please specify)

17. Were you subjected to pay bribe / illegal payment to get the loan sanctioned/disbursed? (Yes / No)

18. Whom did you pay such amount?
   i) Bank officials
   ii) Sponsoring agency officials
   iii) Any other (Please specify)

19. What was the magnitude of such payment? __________

20. Did any of the following play any role in getting the loan sanctioned / disbursed?
   i) Gram Sewak
   ii) Member of panchayat / municipal committee
   iii) Political leaders
   iv) Revenue officials.

21. What kind of security was accepted by the bank?
   i) Security of assets purchased with bank loan.
   ii) Security of personal immovable assets.
   iii) Security of personal movable assets.
   iv) Any other (please specify)
SECTION IV : REPAYMENT SCHEDULE

1. Specify the mode of repayment of loan.
   i) Monthly     ii) Quarterly     iii) Half yearly
   iv) Annually.

2. Was the repayment schedule:
   i) Imposed upon you
   ii) Finalised with your consent

3. Are you paying installments regularly on schedule (Yes/No)
   If not, state the amount of instalments outstanding:

4. What are the reasons for the non-payment of installments outstanding:

SECTION V : ADDITIONAL INFORMATION

1. State the impact of the credit availed from RRB upon your annual net income

   | ITEM | PRE LOAN PERIOD | POST LOAN PERIOD |
   |      | Main occu- | Subsidiary | Main Occu- | Subsidiary |
   |      | pation     | occupation | pation     | occupation |

   OCCUPATION

   NET INCOME

2. State the problems faced by you while dealing with the bank at the time of
   i) Applying for loan
   ii) Sanctioning of loan
iii) Disbursement of loan

iv) Repayment of loan

3. What facilities did the bank provide you for running your project:

4. Did the follow up action of the bank help you, in any way, in running the project smoothly? (Yes / No)

5. Whether the assets acquired with the bank loan exist:
   i) Fully
   ii) Partially
   iii) Fully disposed off
   iv) Not acquired.

6. What reasons forced you to dispose off the assets:
   i) Return of old debt
   ii) Litigation
   iii) Illness
   iv) Marriage and other functions in the family
   v) Domestic needs
   vi) Starting new business
   vii) Any others (Please specify)

7. If assets have been disposed off, specify the period within which disposed off after acquiring the assets
8. Given below are a few statements pertaining to the RRB in your district. Please indicate your preference against the choices provided (Tick only one choice for each statement)

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither Agree nor Disagree</th>
<th>Disagree</th>
</tr>
</thead>
</table>

1. The bank is meant for people with low income

2. People around you are aware about the existence of the bank and the services it offers.

3. The entire process from submission of loan application to getting of loan is cumbersome.

4. The language and questions in the proforma of loan application are simple.

5. The staff of the bank is very cooperative.

6. I am satisfied with the services provided by the bank.

9. What is your general opinion with regard to the services provided by the bank?
   i) Excellent
   ii) Very Good
   iii) Good
   iv) Satisfactory
   v) Poor

10. What suggestions would you like to make to improve upon the services provided by bank / other agencies