APPENDIX -I
PERFORMANCE EVALUATION OF STATE AGRICULTURAL DEVELOPMENT BANKS IN PUNJAB
(Questionnaire for Beneficiaries)

Dear Sir/Madam

I am a research scholar of Department of Commerce, Punjabi University, Patiala conducting a research on Performance Evaluation of State Agricultural Development Banks in Punjab. I require some first hand information from the Borrower Members of PADB's in structured questionnaire attached with. I assure you, that this information will be used only for research work or purpose and will be kept confidential. I shall be highly obliged if you kindly provide the required information by ticking the relevant option.

1. Name of Borrower : ___________________________________________
2. Name of PADB : ___________________________________________
3. District : ___________________________________________
4. Tensile : ___________________________________________
5. Village : ___________________________________________
6. Address : ___________________________________________
7. Age:
   (i) Below 25 years (ii) 25-35 Years
   (iii) 35-45 years (iv) above 45 years
8. Gender:
   (i) Male (ii) Female
9. Educational Qualification:
   (i) Illiterate (ii) Below Metric (iii) Metric
   (iv) Graduate (v) Post Graduate
10. Occupation:
    (i) Agriculturist (ii) Laborer
    (iii) Businessman (iv) Serviceman
    (v) Any other (Specify)
11. Category:
   (i) General  (ii) Scheduled Caste
   (iii) Backward Class  (iv) Any other (specify)

12. Size of Land holdings under operation:
   (i) Below 2.5 acres  (ii) Between 2.5 -10 acres  (iii) Above 10 acres

13. Annual household income (Gross in Rs.)
   (i) Below 2,00,000  (ii) 3,00,000 to 5,00,000
   (iii) 5,00,000 to 8,00,000  (iv) 8,00,000 and above

14. Are you borrower member of PADB?  Yes/No
   If yes, which of the following factors influenced you most while becoming the borrower member of PADB?
   (i) On your own
   (ii) Sponsoring agency
   (iii) Advise of a friend/neighbor/relatives/advertisements
   (iv) Proximity of place of residence/familiarity with bank employee
   (v) Persuasion by marketing staff of the PADB
   (vi) Any other (specify)

15. If you are borrower member of PADB, please answer
   (i) Purpose of Loan
   (ii) Amount of Loan in Rs.
   (iii) Tenure of Loan
   (iv) Grace Period in Loan
   (v) Rate of Interest
   (vi) Time taken by Bank to sanctioned the loan ....... days.
   (vii) Time taken to disburse the loan ....... days.
   (viii) Are you in grace period?  Yes/No
   (ix) Mortgaged Property (in acres)

16. (a) No of times you had visited the bank to get sanction and disbursement of loan?
   (i) Less than 5 times  (ii) 5-10 times  (iii) More than 10 times

(b) What do you think was the reason of delay (if any) in sanctioned & disbursement of loan?
   (i) Unnecessary Queries
(ii) Excessive Documentation
(iii) Callous Attitude of Staff
(iv) Paucity of the Bank Staff
(v) Any Other (please specify)

17. How many times the PADB officials visited the farm/houses/other places prior to sanction of the loan?
   (i) Nil     (ii) Once     (iii) Twice       (iv) Thrice     (v) More

18. How many times the PADB officials visited the farm/houses/other places after disbursement of the loan?
   (i) Nil     (ii) Once     (iii) Twice    (iv) Thrice     (v) More

19. Do you think that proper inspection was made by the bank officers while sanction or disbursement of loan?
   Yes/No

20. Did you pay any bribe to get sanction or disbursement of loan?
    Yes/No
    If yes, to whom it was paid
    (i) Bank officers
    (ii) Bank staff
    (iii) Person from whom you influenced to take loan
    (iv) Any other (specify)

21. Was the disbursed amount of loan sufficient for the purpose for which it was taken?
    Yes/No
    If not, then tell the other sources from where you get the Amount.
    (i) Owned Funds
    (ii) Sale of Assets
    (iii) Borrowed from Relatives and Friends
    (iv) Borrowed from Moneylender
    (v) Any other (specify)

22. What was the security given for Loan Borrowed
    (i) Agricultural Land
    (ii) Immovable Property other than Agriculture Land
        40% of loan amount as security of asset and 60% of I or II
23. Amount of Repayment drawn from:
   (i) Agricultural Income    (ii) Borrowing
   (iii) Sale of Assets       (iv) Other Sources (Specify)
24. Have you borrowed from other sources to meet agricultural expenditure?  
   Yes/No If yes, from where
   (i) Commercial Banks
   (ii) Cooperative Society
   (iii) Other (specify)
25. What is the repayment schedule of the loan?
   (i) Monthly  (ii) Quarterly  (iii) Half yearly  (iv) Yearly
26. Was the repayment schedule
   (i) Imposed upon you
   (ii) Finalized with your consent
   (iii) Pre-scheduled
27. Are you paying loan installments regularly as per the schedule?
   Yes/No
   If No, What are the reasons for the non-payment of loan installments.
   (i) Inadequate Income
   (ii) Unforeseen Calamity
   (iii) Unsuitable Repayment Schedule
   (iv) Domestic Needs
   (v) Others (Specify)
28. Had you used the loan amount for the purpose for which it was taken?  
   Yes/No
   If no, for what purpose it was used.
   (i) Return Old Debts
   (ii) Expenditure on Social Ceremonies
   (iii) Medical Treatment
   (iv) Domestic Needs
   (v) Litigation
   (vi) Any other (specify)
29. If Loan not repaid within maximum time including grace period, what action will be taken by the Bank Manager?
   (i) Heavy Interest Charged
   (ii) Sale of Mortgaged Property
   (iii) Waiver
   (iv) Settlement
   (v) Any other (specify)

30. If you had availed the loan from Commercial Banks or any other Bank, do you prefer it from PADB? Yes/No
    If yes, give reason
    If no, give reason

31. Please indicate your satisfaction level regarding following factors

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Factors</th>
<th>Highly Satisfied</th>
<th>Satisfied</th>
<th>Neither Satisfied Nor Dissatisfied</th>
<th>Dissatisfied</th>
<th>Highly Dissatisfied</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Loan Amount</td>
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<td>2</td>
<td>Rate of Interest</td>
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<td>3</td>
<td>Tenure of Loan</td>
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<td>4</td>
<td>Processing time of loan</td>
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<td>5</td>
<td>Nominal security</td>
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<tr>
<td>6</td>
<td>Repayment schedule</td>
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<td>7</td>
<td>Presence of Staff</td>
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<td>8</td>
<td>Knowledge of Staff</td>
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<td>9</td>
<td>Grievance Handling</td>
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<td>10</td>
<td>Behaviour of staff</td>
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<td>11</td>
<td>Grace period</td>
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</table>

32. What Problems had you faced while dealing with the Bank?
33. What is your overall satisfaction level from PADB?
   (i) Highly Satisfied
   (ii) Satisfied
   (iii) Neither Satisfied Nor dissatisfied
   (iv) Dissatisfied
   (v) Highly dissatisfied

34. In case of need in future, would you like to have loan from PADB?
   Yes / No
   State Reason for your answer

35. Please give your suggestion for improvement and better functioning of the PADBs
APPENDIX -II
PERFORMANCE EVALUATION OF STATE AGRICULTURAL DEVELOPMENT BANKS IN PUNJAB
(Questionnaire for Managers)

PADB’s managers perception regarding working of Punjab State Co-operative Agricultural Development Bank.

Dear Sir/Madam

I am a research scholar of Department of Commerce, Punjabi University, Patiala conducting a research on Performance Evaluation of State Agricultural Development Banks in Punjab. I require some first hand information from the Managers of PADBs in structured questionnaire attached with. I assure you, that this information will be used only for research work or purpose and will be kept confidential. I shall be highly obliged if you kindly provide the required information by ticking the relevant option.

1. Name of PADB : _________________________________

2. Service area of PADB : (i) Rural (ii) Urban
     (iii) Semi Urban (iv) Semi Rural

3. Name of Manager : _________________________________

4. Age : (i) 25-40 years (ii) 40-55 years
     (iii) 55 and above

5. Gender : (i) Male (ii) Female

6. Marital Status : (i) Married (ii) Unmarried

7. Caste : (i) SC (ii) ST (iii) BC (iv) GEN

8. Qualification : (i) Academic (ii) Professional

9. Present Job Status :_______________________________

10. Total Experience :_______________________________

11. Experience at Present job:_________________________
Tick ( ) the appropriate box according to your level of agreement towards the statements given below.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Statement</th>
<th>Highly Agreed</th>
<th>Agreed</th>
<th>Neither Agreed Nor Disagreed</th>
<th>Disagree</th>
<th>Highly Disagreed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>PSADB meant for long-term finance for rural, poor and weaker section of society at Taluka Level</td>
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<td>2.</td>
<td>Sufficient support is given to PADBs by PSADB.</td>
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<td>3.</td>
<td>PSADB is not facing any competition with other banks</td>
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<td>4.</td>
<td>Political Interference does effect of working of PSADB adversary</td>
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<td>5.</td>
<td>PSADB adopts modern technologies and computerization.</td>
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<td>6.</td>
<td>Deposit Mobilization scheme of the PSADB is running effectively and successfully.</td>
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<td>7.</td>
<td>Adequate funds are available with PSADB for proper implementation of new loan policies.</td>
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<td>8.</td>
<td>PSADB had adopted appropriate diversification in loan policies</td>
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<td>9.</td>
<td>New Loan polices are introduced by the PSADB at appropriate time.</td>
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<td>10.</td>
<td>Special training programmes are amended time to time to provide guidance to PADBs about new loan policies of the Bank.</td>
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<td>11.</td>
<td>Borrower Members of PADBs prefer to borrow loans from LADBs</td>
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<td>12.</td>
<td>PSADB helped in reducing dependence from money lenders/commission agents.</td>
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<td>13.</td>
<td>Pre Sanction visits are done by PSADB Frequently.</td>
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<td>14.</td>
<td>Post disbursement follow up is frequently done by PSADB.</td>
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<td>15.</td>
<td>PSADB advances loans on the principle of first cum first serve basis.</td>
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<td>16.</td>
<td>Share money (3%) is nominal and not very high</td>
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<td>17.</td>
<td>Loan procedure of PSADB is quite simple</td>
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<td>18.</td>
<td>Security requirements of PSADB for advancement of loans are appropriate.</td>
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<td>19.</td>
<td>Stamp duty on registration of property to be mortgaged is appropriate</td>
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<td>20.</td>
<td>Sufficient loan amount is sanctioned by the PSADB to PADBs</td>
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<td>21.</td>
<td>Adequate staff is available at PSADB to sanction the loans</td>
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<tr>
<td>Sr. No.</td>
<td>Statement</td>
<td>Highly Agreed</td>
<td>Agreed</td>
<td>Neither Agreed Nor Disagreed</td>
<td>Disagree</td>
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<td>22.</td>
<td>Loans are advanced timely by PSADB</td>
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<td>23.</td>
<td>PSADB advances more than 70 per cent loans to small farmers.</td>
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<td>24.</td>
<td>PSADB adopts better appraisal system for reimbursing the loans of PADBs.</td>
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<td>25.</td>
<td>Less rate of interest in charged on reimbursement of loans.</td>
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<td>26.</td>
<td>Easy repayment schedule are adopted by PSADB.</td>
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<td>27.</td>
<td>The scheme of 40 per cent loan amount as security in case of NFS loans is taken positively by the landless borrower members</td>
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<td>28.</td>
<td>Attestation authority given to managers of PADBs helped in reducing the chances of malpractices in advancement of loans.</td>
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<td>29.</td>
<td>Borrowers of PADB are free to purchase agricultural Machinery and implements etc from other firms of their own choice</td>
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<td>30.</td>
<td>PSADB accepts the Govt. waiver given to the PADB’s Borrower Members.</td>
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<td>31.</td>
<td>Good pay master rebate fund gives incentives for early repayment done by PADBs.</td>
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<td>32.</td>
<td>PSADB encourages the women beneficiary to become a borrowers member of PADB by giving them benefits in the form of rebate in share money and loan fee.</td>
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<td>33.</td>
<td>One time settlement and buy-back schemes enhanced the recovery position of PADBS.</td>
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<td>34.</td>
<td>Soft loans schemes provide appropriate support to meet the credit needs of the weaker PADBs</td>
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<td>35.</td>
<td>Proper legal action is taken by PSADB against wilfull defaulter</td>
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</table>

Please indicate your overall satisfaction level regarding working of Punjab state cooperative agricultural development bank.

1. Highly Satisfied
2. Satisfied
3. Neither Satisfied Nor Dissatisfied
4. Dissatisfied
5. Highly Dissatisfied