APPENDIX II

PRIORITY SECTOR ADVANCES

QUESTIONNAIRE FOR THE BORROWER

Note: Please tick (✓) the relevant point wherever necessary.

1. Your Name
2. Your Banker's name
3. Your purpose of borrowing
4. Amount required
5. Details of Loan:
   (a) Amount borrowed
   (b) Security given
   (c) Period of loan
   (d) Amount of instalment
   (e) Number of instalments
   (f) Rate of interest
   (g) Any other extra cost
6. Did you get adequate and timely financial help from the bank?
7. Did you face any difficulty in getting the loan:
   (a) Procedural
   (b) Security-wise
   (c) Other (please specify)
8. After how much time of applying you could get the loan:
   (a) Within a month
   (b) More than one month but within three months
   (c) More than three months but within six months
   (d) More than six months
9. Has your financial position improved with the Bank's borrowings:
   (a) Yes
   (b) No
   If yes, by what percentage.
10. Are your earning enough to pay the bank instalments?
    (a) Yes
    (b) No
    If no, state the reasons.
11. Are you paying the instalments in time:
(a) In 20% to 39% cases
(b) In 40% to 59% cases
(c) In 60% to 80% cases
(d) More than 80% cases

12. Are you supplying the information required by the bank from time to time for monitoring your progress:
(a) In 20% to 39% cases
(b) In 40% to 59% cases
(c) In 60% to 80% cases
(d) In more than 80% cases

13. Would you prefer to borrow money from a money-lender or any other agency as compared to a bank:
(a) Yes
(b) No
Please specify the reasons*
*(i) Cheaper (ii) More convenient (iii) Cheaper and convenient (iv) Any other

14. How do you rate the working of scheme of priority sector lending:
(a) Unsatisfactory
(b) Satisfactory
(c) Good

15. Would you like to give any suggestion for improvement in priority sector lending programme.

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