ANNEXURE – II

AN EVALUATION OF PMRY SCHEME IN HARYANA: A CASE STUDY OF ROHTAK DISTRICT

QUESTIONNAIRE FOR BANKERS

Identification

Date of Survey ______________________________________

Designation ______________________________________

Note: -

Given below are some questions regarding the implementation, monitoring and performance of the PMRY, being run in your District, of which you are an active member. The information and your identity will remain strictly confidential and will be used for research purposes only. You are required to answer these questions without hesitation. There are no wrong or right answers. You clearly state whatever you feel about the different aspects or facts of the scheme.

Questionnaire – 3

1. Name of the Bank ______________________________________

2. Name of the Banker ______________________________________

3. Sex: Male/Female
4. How many cases of PMRY were received by you in the following years?
   (a) 1993-94 ________________________________
   (b) 1994-95 ________________________________
   (c) 1995-96 ________________________________
   (d) 1996-97 ________________________________
   (e) 1997-98 ________________________________
   (f) 1998-99 ________________________________

5. What was the target allotted to your bank in the following years?
   (a) 1993-94 ________________________________
   (b) 1994-95 ________________________________
   (c) 1995-96 ________________________________
   (d) 1996-97 ________________________________
   (e) 1997-98 ________________________________
   (f) 1998-99 ________________________________

6. How many cases were sanctioned by your bank during the following years?
   (a) 1993-94 ________________________________
   (b) 1994-95 ________________________________
   (c) 1995-96 ________________________________
   (d) 1996-97 ________________________________
   (e) 1997-98 ________________________________
7. How many cases were returned in different years?
(a) 1993-94
(b) 1994-95
(c) 1995-96
(d) 1996-97
(e) 1997-98
(f) 1998-99

8. How many cases were rejected in different years?
(a) 1993-94
(b) 1994-95
(c) 1995-96
(d) 1996-97
(e) 1997-98
(f) 1998-99

9. How many cases were pending for disbursement in the following years?
(a) 1993-94
(b) 1994-95
(c) 1995-96
(d) 1996-97
(e) 1997-98
(f) 1998-99
10. For how many cases was the loan partially disbursed?
   (a) 1993-94 ____________________________
   (b) 1994-95 ____________________________
   (c) 1995-96 ____________________________
   (d) 1996-97 ____________________________
   (e) 1997-98 ____________________________
   (f) 1998-99 ____________________________

11. What is the average number of installments for the disbursement of loan?
   (a) One
   (b) Two
   (c) Three
   (d) More

12. What was the total amount of loan applied against sanction cases by this bank/bank branch in the following years?
   (a) 1993-94 ____________________________
   (b) 1994-95 ____________________________
   (c) 1995-96 ____________________________
   (d) 1996-97 ____________________________
   (e) 1997-98 ____________________________
   (f) 1998-99 ____________________________
13. What was the total amount of loan sanctioned by your bank/bank branch in the following years?
   (a) 1993-94 ____________________________
   (b) 1994-95 ____________________________
   (c) 1995-96 ____________________________
   (d) 1996-97 ____________________________
   (e) 1997-98 ____________________________
   (f) 1998-99 ____________________________

14. What were the reasons for the rejection of cases by the bank?
   (a) Unviable projects
   (b) Incomplete applications
   (c) Income criteria not met
   (d) Age criteria not met
   (e) Residential criteria not met
   (f) Already employed
   (g) Out of service area
   (h) Others

15. What were the reasons for the cases pending with the banks?
   (a) Non-fulfillment of formalities
   (b) Migration
   (c) Refused loan
   (d) Training not received
16. What were the reasons for return of cases by the banks?
   (a) Completion of targets
   (b) Project report not enclosed
   (c) Testimonials/Affidavits not enclosed
   (d) Others

17. What were the reasons for delay in disbursement of first installment by the banks?
   (a) Non-completion of formalities
   (b) Wanting to change activity
   (c) Surety/Guarantor not available
   (d) Variation in quotations and project costing
   (e) Inability to deposit margin money
   (f) Insistence of cash disbursement
   (g) Unwillingness to take loan
   (h) Non-availability of premises
   (i) Transfer of banking staff
   (j) Others
18. How much amount of loan disbursed to beneficiaries, category-wise and activity-wise by the banks?

<table>
<thead>
<tr>
<th>Year</th>
<th>Activity</th>
<th>Number &amp; Amount of loan disbursed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>General</td>
</tr>
<tr>
<td>1993-94</td>
<td>Industry</td>
<td></td>
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<tr>
<td></td>
<td>Business</td>
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<td>Service</td>
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<tr>
<td>1994-95</td>
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<td>Service</td>
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<td>1995-96</td>
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<td>Business</td>
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<td>1996-97</td>
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<td>Service</td>
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<tr>
<td>1997-98</td>
<td>Industry</td>
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<td>Business</td>
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<td></td>
<td>Service</td>
<td></td>
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<tr>
<td>1998-99</td>
<td>Industry</td>
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<td></td>
<td>Business</td>
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<tr>
<td></td>
<td>Service</td>
<td></td>
</tr>
</tbody>
</table>
19. How many beneficiaries are engaged activity-wise in traditional and non-traditional activities?

<table>
<thead>
<tr>
<th>Activity</th>
<th>Number of Beneficiaries engaged in</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Traditional activities</td>
</tr>
<tr>
<td>Industry</td>
<td></td>
</tr>
<tr>
<td>Business</td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
</tbody>
</table>

20. How much the average time taken for disbursement of loan after training?

21. How much the average time taken for disbursement of final installment by the Banks?

22. In how many cases the repayment of loan is still remaining?
   (a) 1993-94
   (b) 1994-95
   (c) 1995-96
   (d) 1996-97
   (e) 1997-98
   (f) 1998-99
23. What are the reasons for non-repayment of loan?
   (a) Unit not started
   (b) Closure of unit
   (c) Losses
   (d) Diversion of funds
   (e) Inadequate income
   (f) Employed elsewhere
   (g) Others (Willful default)

24. What problems were faced by you in the financing of beneficiaries under PMRY?
   (a) Identification of beneficiaries by DIC
   (b) Inadequate staff
   (c) Feasibility of technical report of the project
   (d) Pressure tactics adopted by entrepreneur
   (e) Unscrutinized applications by the DIC
   (f) Receipt of applications from DIC
   (g) Others
25. What are the suggestions for securing prompt repayment?

26. What is your opinion on the Quality of initial screening of applications?
   (a) Good
   (b) Moderate
   (c) Poor
   (d) Not stated

27. What are the reasons for poor quality of initial screening of applications?
   (a) Income
   (b) Age
   (c) Residential criteria
   (d) Unreserved categories
   (e) Project report not enclosed
   (f) Out of service area of bank
   (g) Testimonials/Affidavits not enclosed
   (h) Belongs to rural area
   (i) Not unemployed
28. What is your opinion as regarding the following on the:

(A) System of allocation of target ________________________

(B) The recovery climate in the district especially with regard to PMRY ________________________

(C) The present hypothecation procedure ________________________

29. What suggestions would you like to make regarding the improvements in the following aspects:

(A) System of allocation of target ________________________

(B) Quality of final screening of applications ________________________

(C) The recovery climate in the district especially with regard to PMRY ________________________

(D) The present hypothecation procedure ________________________
30. What is your opinion on the usefulness of PMRY?
   (a) Most-useful
   (b) Useful
   (c) Useful to some extent