Questionnaire

Part — (A)

1. Brief introduction of the Borrowers:
   (a) Name
   (b) Age
   (c) Village
   (d) Block
   (e) District
   (f) Educational Qualification: -
      (i) Under matric
      (ii) matric
      (iii) Above matric (10+2), Graduate and above.

2. Statement of borrower's economic status:
   (a) No of family member. Total Male Female
   (b) Monthly/Annually Income of family Rs. ____________.
   (c) Main source of family Income. ____________.
   (d) Total land _______ Irrigated Un-irrigated.
   (e) Do you engage your self in allied activities viz. Poultry, Piggery, Dairy, Sheep and Goat rearing and any other agricultural based Industry etc? If yes, give name ________.

Part — (B)

Need of credit and other statements.

3. Source of information, borrowing to bank loan:
   (a) Friend
   (b) Parthian of village
   (c) Bank employees
   (d) any other source
4. Sources of borrowing & loan's position: -

<table>
<thead>
<tr>
<th>Agency</th>
<th>Amount (Cash/Cheque)</th>
<th>Rate of Interest</th>
<th>Purpose</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) CCB</td>
<td></td>
<td></td>
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<tr>
<td>(ii) PNB</td>
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<tr>
<td>(iii) PSBs</td>
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<td></td>
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<tr>
<td>(iv) RRB</td>
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<tr>
<td>(v) Private moneylenders.</td>
<td></td>
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<tr>
<td>(vi) Friends/Relative.</td>
<td></td>
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<tr>
<td>(vii) Others</td>
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</tbody>
</table>

Total:

5. Procedure of obtaining loan from the bank

<table>
<thead>
<tr>
<th>Agency</th>
<th>No. Of Visits</th>
<th>Date of Application</th>
<th>Date of receipt</th>
<th>Most helped person.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) CCB</td>
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<tr>
<td>(ii) PNB</td>
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<td>(iii) PSBs</td>
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<td>(v) Private moneylenders</td>
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<tr>
<td>(vi) Friends/Relative</td>
<td></td>
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<tr>
<td>(vii) Others</td>
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</tbody>
</table>

Total:

6. Were you treated well by the employees when visited the bank, First time?
Yes/No.

If No, what type of problem came with you __________.
7. Did you think that the procedure of taking loan is difficult and time consuming? Yes /No
If yes, what should be done to make it easy ____________.

8. Cost of borrowing: -

<table>
<thead>
<tr>
<th>Agency</th>
<th>Interest</th>
<th>Fair</th>
<th>Opportunity Cost</th>
<th>Other cost</th>
<th>Total Cost</th>
</tr>
</thead>
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<td></td>
<td>Cost of living work</td>
<td>Mediator/Bribe</td>
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<td>Doctor/Patwary</td>
<td></td>
</tr>
</tbody>
</table>

(i) CCB
(ii) PNB
(iii) PSBs
(iv) RRB
(v) Private moneylenders.
(vi) Friends / Relative
(vii) Other.
Total.

9. Utilisation of loan: -

<table>
<thead>
<tr>
<th>Agency</th>
<th>Proper used</th>
<th>Misused of Loan</th>
<th>Activity in misuse (I) (II) (III)</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
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(i) CCB
(ii) PNB
(iii) PSBs
(iv) RRB
(v) Private moneylenders
(vi) Friends / Relative / other.

10. (a) Re-payment/Recovery of loan.
11. In case of default, what steps did the bank against you take?

12. You generate any type of assets from the loan. Yes / No.
If yes, then which type of asset: -

(a) Asset generation

<table>
<thead>
<tr>
<th>Agency</th>
<th>Name of Asset</th>
<th>Value</th>
<th>Procedure of Purchase</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) CCB</td>
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<tr>
<td>(vi) Friends/Relative/others.</td>
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</table>

Total.
(b) Income generation.
(i) Annual income before acquiring assets ______
(ii) Annual income after acquiring assets ______

(c) Employment generation. Yes/No.

(d) Any other impact on economic condition of borrowers.

13. Have you repaid the loan from the new income/new loan/sold asset/others?

14. (a) Have you enjoy the facility of credit card cards? Yes/No. If yes,
(i) Name of bank. (ii) Limit of credit card.
(iii) Amount of use (iv) Particular in use money.
(v) Rate of interest (vi) Benefit

(b) If No, then why?

15. (a) What the services of banking in rural areas are satisfactory? Yes/No.
If No, which type of problem face by you ____________________

(c) If yes, which bank provides better services? CCB/PNB.

(d) What type of services provide by said bank?

16. Do you want to take loan in future from bank? Yes/No.
(i) If yes, then why and from which bank ________________.
(ii) If No, then why _________________________________.

17. You have taken loan from private moneylenders. Yes / No
If yes, give the reason ___________________.

18. In your view what government or bank to improve the functioning/ services of banking in rural areas should do?

19. What do you think the future of banking in rural areas ___________________.

20. Any other suggestions / comments ___________________.

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