ANNEXURE-I

Questionnaire- I for Bank Managers

Respected Participant

I, Shaveta, am doing Ph. D. on “Priority Sector Lending of the Haryana State Cooperative Apex Bank Ltd- An Empirical Evaluation”. For my research work I want to gather certain information regarding the Priority Sector Lending by your bank. Please help me by filling out this questionnaire. All information given by you will be kept confidential and used for academic purpose only. There is no right or wrong answers and there may be multiple answers for a question.

With regards,

Shaveta
Research Scholar
Deptt. of Commerce
M.D.U., Rohtak
Questionnaire

Bank Managers

(Please put a tick mark against the answers you choose)

1. Sampling Details

   (i) Kind of bank
       (a) State cooperative Bank
       (b) DCCB,
       (C) PACs

   (ii) Demographic details
       (i) Age
           (a) Less than 50 years
           (b) More than 50 years

       (ii) Sex
           (a) Male
           (b) Female

       (iii) Educational Qualifications
           (a) Graduate or less
           (b) Post Graduate or more

       (iv) Service Years
           (a) 0-25 years
           (b) 26-30 years
           (c) 30 years and more

2. Modes adopted by the bank for communicating the PSL scheme.
   (a) Wall posters/ brochures
   (b) Circulars
   (c) Block officials
   (d) Newspapers
   (e) TV/ Radio
   (f) Others
3. Do your branch have a liaison officer for PSL?
(a) Yes  ☐  (b) No  ☐

4. Do you/your staff undergo any training in PSL programme?
(a) Yes  ☐  (b) No  ☐

5. How do you assist the borrowers in time of difficulties in payment of loans?
(a) Providing repayment holidays  ☐
(b) Waiving of penal interest  ☐
(c) Rescheduling of loans  ☐
(d) Assistance as per Govt. guidelines  ☐
(e) Need based assistance  ☐

6. Do you conduct any pre-sanction visits?
(a) Yes  ☐  (b) No  ☐

7. Nature of post-sanction visits done by you.
(a) Regular  ☐  (b) Once in a while  ☐

8. How much time it takes for disposal of application for loan?
(a) One week  ☐
(b) Two weeks  ☐
(c) Three weeks  ☐
(d) Above three weeks  ☐

(a) Technical appraisal  ☐
(b) Certificates of others Agencies  ☐
(c) Shortage of staff  ☐
(d) Improper documentation  ☐
10. Is there any interference in the selection of beneficiaries?
(a) Yes ☐  (b) No ☐

11. If ‘Yes’ from whom?
(a) Political/ local leaders ☐
(b) Superior officers ☐

12. Have you noticed any misutilisation of loans?
(a) Yes ☐  (b) No ☐

13. If ‘yes’, actions taken by you:
(a) Called back the advance ☐
(b) Personal follow-up ☐
(c) Reported to higher authorities ☐
(d) Not bothered if repaid properly ☐

14. In which type or category do you find more defaulters?

(i) Education
(a) Educated ☐  (b) Illiterates ☐

(ii) Size of land holdings
(a) Small/Medium ☐  (b) Large ☐

(iii) Income
(a) High ☐  (b) Low ☐

(iv) Caste
(a) Forward ☐  (b) Backward ☐
15. Do you feel any hardships in recovery of loans?
(a) Yes  □  (b) No  □

16. If ‘Yes’ what are they?
(a) BIFR Recovery  □
(b) Long years of legal proceeding  □
(c) Lack of Govt. support.  □
(d) Realising the decreed debt  □
(e) Mental assaults  □
(f) Physical assaults  □

17. What are the factors responsible for NPAs in priority sector?
(a) Unscientific borrower selection  □
(b) Under /non-financing in time  □
(c) Socio political pressures  □
(d) Low income generation  □
(e) Mismanagement of funds  □
(f) Lack of follow up  □
(h) Wilful default  □
(i) Non-cooperation by Govt. agencies  □
(j) Defective project appraisal  □
(k) Others  □
ANNEXURE-II
Questionnaire- II for Beneficiaries

Respected Participant

I, Shaveta, am doing Ph. D. on “Priority Sector Lending of the Haryana State Cooperative Apex Bank Ltd- An Empirical Evaluation”. For my research work I want to gather certain information regarding the Priority Sector loans taken by you. Please help me by filling out this questionnaire. All information given by you will be kept confidential and used for academic purpose only. There is no right or wrong answers and there may be multiple answers for a question.

With regards,

Shaveta
Research Scholar
Deptt. of Commerce
M.D.U., Rohtak
QUESTIONNAIRE
(Beneficiaries)
(Please put a tick (✓) mark against the answers you choose)

1. Sampling detail
   (A) i) Zone:
       (a) Northern
       (b) Central
       (c) Southern

   (B) Demographic details
   (i) Age
       (a) 20-30 years
       (b) 30-40 years
       (c) 40-50 years
       (d) Above 50 years

   (ii) Sex
       (a) Male
       (b) Female

   (iii) Educational Qualifications
       (a) Illiterate
       (b) Matric
       (d) Degree
       (e) Post Graduate

   (C) Category
       (a) Agriculture
       (b) SSI
       (c) Territory Sectors
2. What are the reasons for availing loan under this scheme?

(a) Low rate of interest
(b) To start the activity
(c) To expand the activity
(d) Low family income
(e) To get the subsidy
(f) Unemployment

3. Whether the loan amount received was sufficient for the purpose?

(a) Yes  □  (b) No □

4. Did you utilize the loan for the purpose for which it was provided?

(a) Yes □  (b) No □

5. If ‘No’ mode of diversion:

(a) Family consumption □
(b) House construction/maintenance/ extension □
(c) Purchase of household articles □
(d) Marriage festivals □
(e) Medical treatment □
(f) Repayment of debts □

6. Are you repaying the loans?

(a) Yes □  (b) No □

7. If ‘No’, State the reasons

(a) Loss □
(b) Diversion of loan □
8. How do you repay the loan?
(a) Income generated from the project □
(b) Loan from other financial agencies □
(e) Taking loan from money lender □
(f) Others □

9. Income from the project is utilized for:
(a) Depositing in the bank □
(b) Improving living standard □
(c) Reinvesting in the scheme □
(d) Clearing the previous debts □
(e) Others □

10. Change in your economic & social status after availing the loan?
(a) Raised □
(b) Lowered □
(c) No change □

11. State the problems in getting the loan & implementing the project?
(a) Lack of sympathetic attitude on the part of bank officials □
(b) Lack of facilities for technical consultancy □
(c) Absence of post credit supervision □
(d) Inadequate quantum of credit limits □
(e) Identification of borrowers □
(f) Cumbersome procedure □
(g) Faulty project appraisal □
(h) Unsystematic utilization of loans □
(i) Lack of infrastructural support □
(j) Exploitation by middlemen □
(k) Others □