APPENDIX –I

"SURVEY ON WOMEN CO-OPERATIVES IN KARNATAKA STATE” THE WOMEN CO-OPERATIVE BANKS

(Originally in Kannada Translated in to English)

A questionnaire for Banks

Reference Year 1995 to 2000 … Sr. No_____ District_____ Place_____

IDENTIFICATION:

1. Name of Bank : _____ 2. Date of Registration____
3. Has R.B.I granted license ? Yes/No
5. No. Of Branches Urban:______ Rural:_____ Total:_______
6. Name of the Respondent and Designation:
7. Audit Class: _____ A) At Present B) Five-Year Back:
8. Need and Objectives of the Bank :_____
9. Membership : _
   a) Is membership open to males? Yes/No
   b) If yes, give the number and reasons:
   c) Have you restricted the new membership? Yes/No
   d) If yes, what are the reasons?
10. Management : a) Give the classification of M.C. Members on the basis of their caste and education.
   Caste - Education
       Primary ______ S.S.L.C. _______ Graduate _______ P.G.
   b) What is the number of managing committee members who have completed co-operative education and training?
   c) How many managing committee meetings were held during that last year? a) Less than 12   b) 12 to 15   c) More than 15
   Are there sub-committees? Yes/No
   d) If yes, mention the names.
   e) How many hours are spent in a day by Chairman?
f) Is honorarium paid to the Chairman and the Managing Committee members? Yes/No

g) If yes, give particulars.

h) Was there delay in holding the Elections during the last 10 years? Yes/No

If yes, give reasons ________

11. Motivation and Moral:

a) How do you motivate your employees to work in your Bank? Give preferential ranking.
   1) Job security
   2) Promotion opportunities
   3) Good salary
   4) Participation in decision-making
   5) Recognition of work

b) State the methods by which the employee’s job satisfaction is assessed by your bank.

c) Do you face the problems of staff turn over? Yes/No

d) If yes, what are the reasons? Give reasons from the following: 1) Staff is not satisfied with the present salary
   2) Fear of termination
   3) Better prospects
   4) Marriage
   5) Others

e) Is there any recognised employees trade union in your Bank? Yes/No

f) If yes, give the number of employees affiliated to the union

g) Do you give medical benefits to employees? Yes/No

h) Please state the retirement benefits to employees, Give answers from the following alternatives.
   a) P.F  b) Gratuity  c) Pension  d) Others

12. What are the various types of savings schemes in your Bank? Give particulars.

a) Are there any special incentives for savings? Yes/No
b) If yes, give particulars

13 What are the various sources of finance of the bank?
   a) Members’ share capital _________
   b) Deposits: _________ i) Savings:     ii) Time:
      iii) Current:      iv) Recurring:    v) Others:
   c) Reserves: _________ d) Loans: _________
   e) Interest earned: _________ f) Others: _________

14) Over dues and Recovery of Loans: 1 What are the arrangements made for the supervision of loan? Mention them.
   a) What are the reasons for over dues? Mention them,
   b) What is the number of court cases of recovery at present?
      Cases: ___________ Amount: ___________

15) Problems and plans:
   a) What are the problems faced by your Bank? Give answer from the following:
   b) Bank does not have its building
   c) Lack of adequate staff and skill
   d) Irregular repayment of loans
   b) What are your plans for the improvement of the working of the Bank?