Information Collected Through Questionnaire

A: From Rural Branches

- Name of the Respondent Manager & Age.
- Designation & Experience in the Branch.
- Name of the Branch: District: Thana: Telephone No.
- Year of Establishment of the Branch.
- Size of the Branch:
  (a) Number of Deposit Accounts (as on 31-12-1979):
    Savings, Current & Fixed.
  (b) Average Amount of Annual Deposits & Credits.
- Classification of different types of Account-holders, by sex & ownership i.e. cultivators, serviceholders, businessmen, rural entrepreneurs, students & others.
- Amount of Deposits (as on 31-12-1979) by category, viz., Savings, Current & Fixed and also by ownership of deposits i.e. cultivators, service holders, businessmen, rural entrepreneurs, students and others.
  (a) Amount of credit by major purposes i.e.
    Farm-Credit & Non-farm Credit.
  (b) Classification of the amount of credit by occupation of the borrowers i.e. cultivation, business, rural enterprises etc.
- Distribution of the amount of farm credit by different purposes, such as, seeds, fertilisers, land development,
poultry, irrigation, pond digging, excavation, fish
cultivation, agri-machinery, insecticides, etc.

- Distribution of the amount of non-farm credit by
  Trade (wholesale & retail) & Rural Enterprises i.e.
  Small & Cottage/Handicrafts with 59 detailed
  classification of Rural Enterprises.

- Nature & types of problems being faced by the rural
  branches in mobilising larger volume of rural
  deposits.

- Suggestions to improve deposit mobilisation.

- Nature & types of obstacles being experienced in
  extending larger volume of rural credit.

- Suggestions to make augmented supply of rural credit.

- Amount of the operational costs for the year 1979
  with break-up into major items: fixed & variable
  including payroll expenses.

- Suggestion to reduce the Operational Costs of the
  Rural Branches.

- Nature of Association of the Rural Branch Managers,
  if any, with the Local Non-Political Organisations
  like Schools, Colleges, Clubs, Voluntary Associations
  etc.

- Amount of Loan, if any, Provided during the year for
  Non-Profit Public Organisations/Public Works, such
  as Schools, Colleges, Clubs, Roads, Canals, Bridges,
  etc.
Comment on the Involvement of the Local Leaders: Helpful or Otherwise; Nature of Problems Created by the Local Leaders in the way of Smooth Operation of Rural Branches.

Opinions as to the usefulness of Rural Operation of Commercial Bank for Rural Economic Development.

Opinions as to the Shift of Rural Bank Loan Operations from Security to Production-Orientation.

Opinions relating to the responsibility for Poor Repayments; Experience in regard to Repayment Performance of Small Borrowers relative to others;

Opinion as to the kind of attempts (such as Coercive and Persuasive) for Recovery of loans.

Feelings about Staying in the Rural Areas; Types of Problems being faced while staying in Rural Areas.

Opinion as to the usefulness of on the job training; Nature of Training, if had earlier; suggestions regarding type of training for Rural Branch Employees.

Number of Loan Cases rejected during the year along with the major reasons thereof.

Opinion as to the usefulness of Supervision of Loan Cases; Frequency of such Supervisions, if made, by the Branch & the rank of persons who supervised.

Opinion as to the Need for Assessment of the Impact of Bank Loan on Borrowers' economic conditions; Methods adopted for such Assessment if & when made i.e. Personal Observation, Report from the Borrowers and assessment by the Manager himself or others.
B: From Rural Borrowers

- Name & Address of the Borrower; Age; Occupation;
  Size of Land Holding, Literacy, Size of the Family &
  Number of Earning Members.
- Amount & Sources of Annual Income; from Main
  Occupation; from Subsidiary Occupation/s (with
  Specification of Subsidiary Occupation).
- Amounts and Heads of Annual Family Expenses: Current
  & Capital.
- Sources of information relating to bank services;
  knowledge of bank formalities relating to loans.
- Sources of help in filling Bank Loan Applications.
- Sources of Help in Making Follow-up to obtain Sanction
  of the Bank Loan.
- Terms & Conditions on which Bank Loan obtained.
- Types of Securities offered.
- Amount of Loan applied for.
- Amount of Loan actually sanctioned, if under-sanctioned,
  reasons thereof.
- Period for which loan obtained.
- Purpose(s) for which Loan obtained.
- Purpose(s) for which Loan actually utilised.
- Amount & Sources of additional loans contracted.
- Causes of Diversion, if made.
- Amount required to be repaid in each instalment.
- Amount of Repayments made so far.
- Nature & Types of Difficulties Faced in Making Repayment Instalments.
- Time Required in Obtaining Loan.
- Timelines of the Loan Disbursed with Reasons for delayed Disbursement.
- Amount of Initial Costs incurred in Raising Bank Loan with Break-up by Elements of such Costs.
- Number of days required to go to the Bank to expedite Loan Sanction & Disbursement.
- Nature of Assistance sought from Local Leaders in connection with Loans and the Nature & Types of Problems faced in managing such assistance from Local Leaders.
- Opinion as to the suitability of Banking Hours and Mobile Banking System.
- Amount & Number of Loans, if any, obtained for Non-Traditional & Non-Land Economic Activities And the Reasons, if such facilities are not availed of.
- Whether Supervision and Guidance obtained from the Bank as to the better utilisation of Loan and Frequency of such supervision, if made.
- Frequency & Purposes of Visits to the Bank by the Borrower after the Disbursement of loan.