APPENDIX - II

QUESTIONNAIRE FOR BANK OFFICIALS

1. Name & Designation

2. Name of the Bank

3. Length of Service in the Bank (in years)

4. Experience in handling rural development :- Yes / No

5. Domiciliary background
   (a) Village          (b) Town          (c) City

6. Do the banks involve in the process of identification ?
   (a) Yes              (b) No

7. Do the banks verify the background of the beneficiaries before sanctioning the loan ?
   (a) Yes              (b) No

8. Do the banks select schemes for the beneficiaries ?
   (a) Yes              (b) No

9. Do you think that there are adequate institutional linkages in implementation of rural development programmes through the nationalised banks ?
   (a) Yes              (b) No

10. If no, what are the factors responsible for inadequate institutional linkages ?
    (a) As sole responsibility is fixed upon the bank officials for recovery.
    (b) As government authorities are chiefly interested in the sanction of loans and not in the follow up processes.
    (c) Lack of government measures for misutilisation of loan amount
    (d) Corruption among the officials.
    (e) Cumbersome process in delivering of assets through the purchase
    (f) Any other (specify)

11. Are you satisfied with the recovery position ?
    (a) Yes              (b) No

12. If no, what are the reasons for low recovery
    (a) Wilful default
    (b) Improper selection of beneficiaries
    (c) Misutilisation of loan amount
    (d) Natural calamities
    (e) Diversion of income
    (f) Insufficient incremental income
    (g) Lack of proper supervision
    (h) Defective appraisal
    (i) Political propaganda that these loans are non-refundable
    (j) Any other (specify)
13. Do you feel that the rural development programme have really benefited the borrowers?
(a) Yes  (b) No

14. What is the degree of your satisfaction in this regard?
(a) Fully  (b) Partially  (c) Not at all

15. If your answer to question 13 is yes, please state the different dimensions of development achieved by the beneficiaries.
(a) Increase in income/employment  (b) Possession of additional assets  (c) Increase in standard of living
(d) Increase in social status  (e) Increase in savings  (f) Any other (specify)
(g) Any other (specify)

16. If no, what are the reasons for which the development programme failed to achieve improvement in the conditions of borrowers?
(a) Lack of proper identification  (b) Beneficiary not suitable to the scheme
(d) Scheme is not viable  (e) Misutilisation of loan
(g) Exploitation by middleman  (h) Any other (specify)

17. Whether rural people activity participated in the development programmes sponsored through the banks?
(a) Yes  (b) No

18. If yes, what are the agencies, which contributed for people's participation?
(a) Nationalised banks  (b) Block authorities  (c) MLA / MP
(d) Villages / Panchayat leaders  (e) Youth clubs  (f) Mahila Samiti
(g) Any other (specify)

19. Why did the rural people fail in participating in the development programme. Lack of grass root planning & autonomy?

20. What suggestion you offer for the improvement in the process of rural development programmes and in their implementation?