Appendices
Questionnaire - i
A STUDY OF THE VILLAGE ADOPTION SCHEME BY NATIONALISED BANKS
WITH SPECIAL REFERENCE TO PERIYAR DISTRICT

RESEARCH GUIDE
Dr. N. VINAYAKAM, M.Com., Ph.D.,
Professor and Head,
Department of Commerce,
Madras University,
P.G. Extension Centre,
SALEM - 636 011.

RESEARCH SCHOLAR
Mrs. C. Thilakam, M.Com.,
B.G.L.,
M.Phil. Research Scholar,
Department of Commerce,
Alamelu Angappan College,
KOMARAPALAYAM - 638 183.

QUESTIONNAIRE TO THE BENEFICIARIES
(Put a tick mark / against those items applicable/strike off the
items which are not applicable)

Name of the Village and
Administering Panchayat: Name of the Bank and
distance from the Village:

I. GENERAL

1. Name :
2. Age :
3. Religion and Caste :
   SC/ST/BC/OC
4. Number of dependents :
   Adults [   ]   Children [   ]
5. Educational Qualification:
6. Technical Qualification :
7. Occupation :
   Cultivator/Agricultural Labou-
   rer/Artisan/Blacksmith/
   Carpenter/Mason/Weaver/Potter/
   Merrials/Government employee/
   Professionals/Any other specify
II. AGRICULTURE AND ALLIED ACTIVITIES

1. Extent of Land owned
   - Cultivated [ ] Acres
   - Non-Cultivated [ ] Acres

2. Have you installed any pumpset? YES/NO

3. Have you got any financial assistance from bank for installation? YES/NO

4. Type of Irrigation in use
   - Tube Well/Dug Well with Oil Engines/Dug well with Electric Motor/Canal Irrigation/Any other (Specify)

5. What type of soil that your land composes?
   - Black/Medium/Shallow/Clay/Red latterite

6. Crops ordinarily grown in your land

7. Present level of production cost per acre
   - Rs.
     - Seeds
     - Fertilizers
     - Pesticides
     - Labour Cost
     - Interest on borrowed funds
     - Other Costs

8. Average Income per acre of crops grown
   - Rs.

9. Which is the nearest marketing centre?

10. Whether the existing marketing arrangements found to be Convenient/Inconvenient
11. Statistics of Livestock:

- Bullocks
- Buffaloes
- Cows
- Goats
- Sheep
- Poultry

12. Field Appliances:

- Tractors/Power Tillers/Oil Engines/Electric Motors/Cane Crushers/Seed Drills/Sprayers/Iron Ploughs/Bullock Operated holdings.

13. Do you own any of the following?

- Handloom/Cotton Spinning/Weaving Unit/Khadi Unit/Oil Ghanis/Carpentary Unit/Metal Workshop/Wood work Unit/Blacksmithy Unit/Goldsmithy Unit/Gur-making Unit/Poultry Unit.

14. Are you managing any self-employed unit?

- Electrical Workshop/Pumpset Repair Shop/Bicycle/Two-Wheelers Repair Shop/Any Other (Specify)

III. BASIC AMENITIES

1. Pavement of your street:

- Fully paved/partly paved/not paved

2. Drainage:

- Open/Underground

3. Source of Drinking Water:

- Public Water Works/Wells/Hand Pumps/Others (Specify)

4. Street Lights:

- Sufficient/Insufficient

5. Disposal of Wastes:

- Pits/fields/open space around the village

6. Are you satisfied with the available basic amenities?

- YES/NO

7. If not, what are the concrete schemes yet to be taken by the adopting banks?
### IV. FINANCIAL

1. Your average annual income (for the last five years) | Rs.
2. Have you got any financial assistance from any bank? | YES/NO
3. If so, specify the amount and the purpose for which it was granted
4. What do you think of the clauses in the loan applications? | Difficult/lacking clarity/Easy to understand
5. When did you submit the application?
6. When was the loan amount sanctioned?
7. Is the amount sanctioned adequate? | YES/NO
8. Have you borrowed funds from any other financial institution? | YES/NO
9. If so, specify the extent and purpose of the loan.
10. What security you have give to the bank?
11. What is the rate of interest charged?
12. What are the problems faced in obtaining this loan?
13. Number of instalments that you have paid
14. Are you satisfied with the Repayment Schedule? | YES/NO

### V. OTHER CONVENIENCES

1. Is your house owned by you? | YES/NO
2. Is your house electrified? | YES/NO
3. Are the following available in your village:

- Post Office: Yes/No
- Medical Dispensary: Yes/No
- Gram Panchayat: Yes/No
- Gram Sevak: Yes/No (Nos)
- Gram Sevikas: Yes/No (Nos)
- Agro-Service Unit: Yes/No
- Dairy Society: Yes/No
- Poultry Farming: Yes/No
- Veterinary Aid Centre: Yes/No
- Primary School: Yes/No
- High School: Yes/No
- Commercial and Technical Institutes: Yes/No

Distance from your place:

VI. MISCELLANEOUS

1. Is your Village susceptible to any endemic problems? YES/NO

2. Give details of natural calamities (if any), that occurred during the last five years.

3. Specify the measures taken to overcome the above problems and by whom.
VII. SUGGESTIONS FOR IMPROVEMENT

1. You consider the role played by the bank in making your village as developed is significant/very significant/insignificant.

2. Specify other programmes that could be taken by the bank in your place for development purpose:
   1. 
   2. 
   3. 
   4. 
   5. 

PLACE: ____________________________

DATE: ____________________________

SIGNATURE: ____________________________
Questionnaire - ii
Questionnaire - ii

A STUDY OF THE VILLAGE ADOPTION SCHEME BY NATIONALISED BANKS
WITH SPECIAL REFERENCE TO PERIYAR DISTRICT.

Research Guide: 
Dr. N. Vinayakam, M.Com., Ph.D., Prof. & Head,
Department of Commerce,
Madras University,
P.G. Extension Centre,
SALEM - 636 011.

Research Scholar: 
Mrs. C. Thilakam, M.Com., B.G.L.,
Research Scholar,
Alamelu Angappan College,
Komarapalayam,
SALEM - 638 183.

****************************************************************
CONFIDENTIAL
For Academic Purpose Only
****************************************************************

QUESTIONNAIRE FOR THE ADOPTING BANK

I. GENERAL:

1. Name of the Bank : 

2. Location : 

3. Are you satisfied with the Co-operation of the people at present?  Yes/No

4. If not, on what ground you expect the co-operation from the people? 

II. PARTICULARS OF ADOPTION:

1. Names of Villages adopted and the respective dates of adoption 

2. What are the eligibility criteria for village adoption in general? 

3. State the reasons for adopting the particular village 

4. What are the different media adopted for publishing the Scheme?
5. Are there any specific programme sponsored in the Village adopted

6. State the amount incurred in conferring the social benefits on each village every year

III. LOANS AND DISBURSEMENTS FOR THE PAST FIVE YEARS:

1. How do you identify and select the borrowers?

2. Are there preferences among the borrowers while sanctioning loan?
   YES/NO

3. If so, on what basis?

4. Enumerate the documents insisted with the loan application

5. What is the time taken to Screen the loan application?

6. What is the normal time taken in sanctioning the loan?

7. DETAILS OF LOAN APPLICATIONS RECEIVED, SANCTIONED AND DISBURSED DURING THE LAST FIVE YEARS:

<table>
<thead>
<tr>
<th>YEAR</th>
<th>Received</th>
<th>Sanctioned</th>
<th>Disbursed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Nos.</td>
<td>Amount</td>
<td>Nos.</td>
</tr>
<tr>
<td>1984-85</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1985-86</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1986-87</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1987-88</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1988-89</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## 8. AMOUNT DISBURSED DURING THE PAST FIVE YEARS (ITEMWISE)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Crop Loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Field appliances</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Livestocks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dairy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poultry</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural Artisans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL**

---

9. Are there adequate arrangements for feeding the credit information required? [ ] YES/NO

10. Is there any pre-sanction inspection? [ ] YES/NO

11. Is there any follow-up action after sanctioning the loan? [ ] YES/NO

12. State the periodicity of such action.

13. Do the borrowers repay the loan regularly? [ ] YES/NO

14. If not, give reasons:

15. What are the problems faced in the collection process?

16. What are the actions taken for no-payment of loans?

### IV. MISCELLANEOUS:

1. Are you getting any subsidy for the Villages from government or any other agency? [ ] YES/NO
2. State the extent of subsidy and items to which they are made available

3. Is there any delay in receiving the subsidy from the government YES/NO

4. Are you meeting the costs for the developmental programmes from the profits of the company? YES/NO

5. If so, what percentage it bears to the total profit?

6. What are the basic amenities provided in the Villages so adopted Give details

7. Are there priorities in providing the basic amenities? YES/NO

V. SUGGESTIONS:

1. Is there any effective system of collection of information in force YES/NO

2. Are you satisfied with the benefits achieved by the beneficiaries under the scheme in the village so adopted YES/NO

3. Give suggestions for improvement of the scheme 1. 2. 3. 4. 5.

STATION :

DATE :

Signature of the Bank Officer