LIST OF APPENDIX
Appendix-A

Schedule of Questionnaire to the Beneficiaries:
(The Questionnaire is intended to elicit certain information relating to Assam Gramin Vikash Bank. The information will be kept confidentially and to be used only for academic purpose)

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Date:</th>
<th>Name of the Beneficiary:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>a) Name of Branch:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>b) Name District:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>c) Name of Regional Office:</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td>Occupation:</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>Address:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Village: ......................................Under................................................</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Block/Sub-Division................................................</td>
</tr>
<tr>
<td></td>
<td></td>
<td>P.O.:........................................Dist................................................Assam.</td>
</tr>
<tr>
<td>3</td>
<td></td>
<td>Educational Qualification:</td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>Age:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Age Group</td>
</tr>
<tr>
<td></td>
<td></td>
<td>18 to 30 Years</td>
</tr>
<tr>
<td></td>
<td></td>
<td>46 to 60 Years</td>
</tr>
<tr>
<td></td>
<td></td>
<td>61 and above</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td>Sex: a) Male/Female</td>
</tr>
<tr>
<td></td>
<td></td>
<td>b) No. of Family Members:</td>
</tr>
<tr>
<td>6</td>
<td></td>
<td>Annual Income (Per Family):</td>
</tr>
<tr>
<td>7</td>
<td></td>
<td>Amount of Loan Applied for:</td>
</tr>
<tr>
<td>8</td>
<td></td>
<td>Bank Loan Sanctioned Rs:</td>
</tr>
<tr>
<td>9</td>
<td></td>
<td>a) Do you have any Account in this Bank: Yes/No.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>b) Nature of A/c:</td>
</tr>
<tr>
<td>Contd...P/2</td>
<td></td>
<td>[237]</td>
</tr>
</tbody>
</table>
11. Date of Loan Application: .................................................................

12. Loan A/c No.: ..............................................................................

13. Nature of Loan: .............................................................................

14. Purpose of Loan: ...........................................................................

15. What type of Loan you have applied: ...........................................
   a) Agricultural Loan: ........................................................................
      i) For Irrigation: ........................................................................
      ii) Seeds: ...................................................................................
      iii) For tools and equipments: ......................................................
   b) Small Scale Industries: ...............................................................  
      i) Nature of new venture proposed: ............................................
      ii) When it was established: ........................................................
          (in case of established concern)
      iii) What are the products: ........................................................
      iv) Annual turnover/Sales: ..........................................................
          (If yes name of the country/other states)
   c) Manufacturing Loan: ...................................................................
      i) Name of the Business: ...........................................................
      ii) Nature of the Business: ........................................................
      iii) Amount of Sales/profit: .........................................................
   d) Service Sector Loan: ...................................................................
      i) Commercial vehicles: ............................................................
      ii) Personal vehicles: ...............................................................
iii) Any other trade: .................................................................

iv) Are you paying the EMI regularly, if not why?: ..............

e) Personal Loan: .................................................................

i) Purpose: ...........................................................................

ii) Periods of Loan Amount: ...................................................

iii) Uses of loan for productive purpose/unproductive purpose:

........................................................................................................

iv) Are you paying the EMI regularly, if not why?: ..............

f) Educational Loan: .............................................................

i) Name of Study: ................................................................

ii) Location of Study: ...........................................................

iii) Duration of Study: ............................................................

16. Whether the loan amount are properly used or not: ..........

17. Any other Liability apart from this Loan: .................

18. Assets owned: .................................................................

i) Movable property: ...........................................................

ii) Immovable Property: .......................................................

iii) Amount of Loan applied: ................................................

19. Amount of Loan applied: ..................................................

i) Sanctioned Amount: ......................................................

ii) Value of Security offered: ...............................................

iii) Date of Sanction: ...........................................................

iv) Disburse Amount: ........................................................

v) Expenses incurred for getting the loan: .........................

Contd. P-4
20. Monthly Loan Installment: .................................................................
21. Regularity of payment: ........................................................................
22. Outstanding Balance: ........................................................................
23. Relation with Bankers: ........................................................................
   i) Outstanding: ....................................................................................
   ii) Satisfactory: .................................................................................
   iii) Unsatisfactory: ............................................................................
   iv) Fair: ............................................................................................
   v) Poor: ............................................................................................
24. Whether, any difficulty has been faced at the sanctioning of Loan
   Amount: ................................................................................................
   a) No. of visits to the Bank for getting the loan: ............................
   b) Any gratification paid to the Bank officials: Yes/No:
25. a) Whether, any discrimination have: ................................................
   been observed in providing financial
   assistance to the downtrodden peoples
   b) If observed, how have: ....................................................................
   they been discriminated
26. a) Whether any complaint was lodged: ............................................
   before the concerned authority to stop
   the fraudulent activities
   b) If lodged, what steps did the: ........................................................
   the fraudulent activities
27. a) Do you think the bank is catering to the: ....................................
   needs of the people in the village

Contd...P/5
b) Are you satisfied with the services of: ..................................................
Bank, if not what difficulties you face in dealings with the Bank.

28. Do you consider banking services: ..................................................
satisfactory to the Loanees

29. Whether your loan amount is insured: ...........................................

30. Any other difficulties faced for getting: ...........................................
the Loan.

31. Comments & Suggestions: ...........................................................

Signature of the Beneficiary