APPENDICES

1. BIBLIOGRAPHY

2. QUESTIONNAIRE
APPENDIX - I

BIBLIOGRAPHY

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APPENDIX – II

Questionnaire

“A critical study of priority sector lending by urban co-operative banks in Jalna & Aurangabad Districts.”

(Questionnaire to be filled by the borrower under priority sector lending by Urban Co-operative Banks in Jalna & Aurangabad districts.)

Note :-
1. Please ( ✓ ) the appropriate choice wherever given with the questions. Your answers need not necessarily be restricted to one alternative only.
2. If a question is not applicable to you it may please be so stated.
3. The information will be used only for academic purpose.

Personal profile

1. Name of the respondent. :-

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

(with residential address and phone no.) :-

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

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

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

2. Age. :-

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

3. Sex. :- Male / Female

4. Caste :-

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

5. Marital status. :- Married / Unmarried

..................................................
6. Educational qualification. :-
..........................................................  

7. Present Business/Occupation/
Profession. (Also state form of
Business if applicable) :-
..........................................................

8. State your traditional/family
occupation :-
..........................................................

9. Size of family & Earning members. :-

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Below 18 yes.</th>
<th>Above 18 yes.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Earning Members</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10. Particulars of family income :-

<table>
<thead>
<tr>
<th>Particular</th>
<th>Source</th>
<th>Annual Amount (appro.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Respondent (Self)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Husband/Wife/Son</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Daughter/Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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General Profile

11. Your initial relation with Urban Co-Operative Bank :-
   (a) as a shareholder
   (b) as a customer
   (c) as a depositor
   (d) as a borrower.

12. Amount of borrowing :-
   i. less than Rs. 10,000
   ii. Rs. 10,000 To Rs 25,000
   iii. Rs. 25,000 To Rs 50,000
   iv. Rs. 50,000 To Rs 1,00,000
   v. Rs. 1,00,000 To Rs 5,00,000
   vi. Rs. 5,00,000 To Rs 25,00,000
   vii. Rs. 25,00,000 & above

13. Nature of loan borrowed :-
   (a) Term loan,
   (b) Cash credit,
   (c) Advanced against bills,
   (d) Other form of loan

14. Have you faced any problems & Difficulty in obtaining the bank loan :-
   Yes / No

15. If yes, give reason from the following in preferential order (If applicable) :-
   (a) High rate of interest
   (b) High Security requirement
   (c) High margin requirement
   (d) Insufficient sanctioning of loan
   (e) Delay in sanctioning and Disbursement of loan.
   (f) Any other problem

16. Repayment of loan :-
   (a) Regular
   (b) Not regular
17. If not regular, was there any overdue on loan A/C? :- Yes / No

18. If yes, state the reasons for Overdue. :- (a) Business failure :- (b) Over borrowing :- (c) Default

19. State the period of overdue :- (a) Less than 1 year, (b) 1 year to 3 years, (c) More than 3 years

20. State the method used by the bank to recover overdue :- (a) Persuasion (b) Settlement (c) Coercion (d) Legal action

21. State the reasons for borrowing from Urban co-operative Bank/s (please give the preference if more than one alternatives are applicable.) :- (i) Easy accessibility (ii) Cheap credit. (iii) Quick sanction & disbursement. (iv) Easy terms and conditions. (v) Personal intimacy. (vi) Any other (Please specify)
22. Do you feel that borrowing had helped you to increase your income? :- Yes / No

23. If yes, please state. :- (i) Moderate increase (ii) Reasonably Good increase (iii) Substantial increase

24. Do you agree that borrowing had helped you in generation of employment opportunities for others. :- Yes / No

25. If yes, please specify the number of jobs created with their employment status.

<table>
<thead>
<tr>
<th>Nature of job</th>
<th>No of Workers</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Managerial job</td>
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<tr>
<td>Clerical job</td>
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<tr>
<td>Skilled workers</td>
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<td></td>
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<tr>
<td>Semi-skilled workers</td>
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<td></td>
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<tr>
<td>Unskilled workers</td>
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<td></td>
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<tr>
<td>Others</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

26. State your experience as a borrower of the urban co-operative banks. :- (i) Excellent (ii) Good (iii) Satisfactory (iv) Poor.
27. Your satisfaction towards bank.  
What is the extent to which you are satisfied with?

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Particular</th>
<th>Not at all</th>
<th>Some what</th>
<th>A Lot</th>
<th>If not at all give reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Customers Services</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>02</td>
<td>Bank management</td>
<td></td>
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<tr>
<td>03</td>
<td>Officer’s co-operation</td>
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<td>04</td>
<td>Employee’s attitude</td>
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<td>05</td>
<td>Facilities like Drinking water</td>
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<td></td>
<td>seating arrangement</td>
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<td>06</td>
<td>Bank social activities</td>
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<td></td>
</tr>
</tbody>
</table>

28. Please give your suggestion for improving the priority sector lending by UCBs.

Date :-

Place :- Signature of respondent