APPENDIX I

QUESTIONNAIRE - 1

FOR THE ACCOUNT HOLDER OF URBAN CO-OPERATIVE BANK

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Questionnaire for
Research leading
to Ph. D., Degree.

GENERAL INFORMATION

Name of the account holder:

Address:

Telephone No. Age: Sex: Male ( ); Female ( ).

Marital status: Married ( ); Unmarried ( ).

Education:

Occupation : Business ( ); Service ( ).

If business, type of organisation: Sole Proprietorship ( ); Partnership Firm ( );
Company ( ).

Your income group: 0 to 50,000 ( ); 50,000 to 1,00,000 ( ); 1,00,000 to 1,50,000 ( );
1,50,000 to 2,00,000 ( ); more than 2,00,000 ( ).

If in service, name of the institution/post/designation.

Job is transferable: Yes ( ); No ( ).

1. Which type of account you have with the Urban Co-operative Bank?

   Savings bank account ( ); Fixed deposit account ( ); Current deposit account ( );
   Recurring deposit account ( ).
2. Why did you prefer this bank only for having bank account?
   Personal relations( ); Good customer service( ); High rate of interest on deposits( );
   Loan facilities ( ); Less formality ( ); Attractive schemes ( )

3. Are you getting the benefit of standing instructions issued by you to the bank?
   Yes ( ); No ( ).

4. At present do you experience any difficulty in:
   Withdrawal ( ); Deposits ( ); General banking ( ).

5. Do you get immediate credit of outstation cheques given for clearance? Yes ( ); No ( ).
   Are you aware of this facility? Yes ( ); No ( ).
   If yes, do you get the evidence of the same being credited to your pass book?
   Yes ( ); No ( ).
   Up to what limit you get this facility in case of outstation cheques? Rs. __________

6. Are you aware that there are penalties under the Indian Penal Code (I. P. C) regarding
   bouncing cheques? Yes ( ); No ( ).
   Are these instructions printed on your cheque book or pass book? Yes ( ); No ( ).

7. Are you aware of nomination facility? Yes ( ); No ( ).

8. If not, does your bank bring its benefits to your knowledge? Yes ( ); No ( ).

9. Do you invariably make nominations? Yes ( ); No ( ).

10. Are the outstation cheques given for clearance credited to your account within the
    stipulated period? Yes ( ); No ( ).

11. Are the funds remitted by the way of Mail Transfers credited to the beneficiaries
    account within the stipulated period? Yes ( ); No ( ).
    If no, whether the interest on delayed credit paid by the bank? Yes ( ); No ( ).
12. Whether your request of issuing a D.D. at such a place where the bank has no branch, being accepted by the bank? Yes ( ); No ( ).

If Yes, are you required to give any extra commission on that D. D. Yes ( ); No ( ).

In case the draft is reported as lost, do you get duplicate draft immediately? Yes ( ); No ( ).

For this, are you required to complete some legal formalities? Yes ( ); No ( ).

13. Have you noticed any advertisements about various deposit schemes? Yes ( ); No ( )

If yes, do they convey the message? Yes ( ); No ( )

14. Please explain the nature of your difficulties:

   Bank does not give intimation ( );

   Unreasonable bank charges ( );

   No polite service ( ); Inadequate information is given ( );

   Mistakes in pass book entries ( );

   Delay in cheque clearance ( );

   Cheques returned without information ( ).

13. Do you have any suggestions for better advertising and prompt and efficient personalized service by bank? a) b) c) d)
SPECIFIC INFORMATION

A. If you are a Savings Account holder of the Urban Co-operative Bank:
   1. How much rate of interest you get?
   2. How do you withdraw money from it? By withdrawal slips ( ); By cheque ( )
   3. What are your suggestions to the bank for its progress: a) b)

B. If you are a Current Account holder of the Urban Co-operative Bank:
   1. What is the rate of interest you are getting?
   2. Are you having the facility of overdraft on it? Yes ( ); No ( ), If yes, how much?
   3. Whether you get the following things? Regular statement of account ( );
      Up to date pass book ( ).
   4. What are your suggestions to the bank for its progress?
      a) b) c)

C. If you are a Recurring Deposit Account holder of the Urban Co-operative Bank:
   1. How much you deposit per month?
   2. Are you having more than one deposit account with the bank? Yes ( ); No ( )
   3. Do you regularly deposit monthly instalments into your accounts? Yes ( ); No ( )
   4. If you are not in a position to deposit monthly instalments, is any penalty charged on it? Yes ( ); No ( )
   5. If you discontinue the instalments, whether the bank closed your account without informing you ( ) or informs you to deposit due instalments ( )
   6. If you demand, does the bank give loan on R.D. account? Yes ( ); No ( )
If yes, how much? Equal to deposited instalments ( ); Equal to 80% on deposited instalments ( )

7. On the maturity of R.D., whether you withdraw the balance ( ), reinvest in F.D. ( )

8. If you have taken loan which is repayable in half yearly or yearly instalments, are you depositing surplus generated by you in R.D. account, linking with yearly payment, Yes ( ); No ( )

What are your suggestions for your bank progress?

a) b) c) d)

D. If you are a Pigmi Account holder of the Urban Co-operative Bank:

1. You belong to which category?
   Business men ( ); Hawkers ( ); Retailers ( ); Wholesalers ( ).

2. Do the Pigmi Deposit Agents come to you regularly? Yes ( ); No ( ).

3. Whether you verify the correctness of the entries in your Pass Book with that in Bank Ledger? Yes ( ); No ( ).

4. Do you retain your account up to contracted period ( ); withdrew within limited period ( )

5. In case you are required to close your Pigmi Account within contracted period, do the bank recovers commission of Pigmi Agent from you? Yes ( ); No ( ).

6. Do you utilise the Pigmi Balance towards loan repayment of the same bank? Yes ( ); No ( ).

7. What are your suggestions to the bank for its progress?

a) b) c)
E. If you are a Fixed Deposit Account holder of the Urban Co-operative Bank:

1. How much investment you have made in F.D.? Rs. 5,000 to 10,000 ( )
   Rs. 10,000 to 20,000 ( ) Rs. 20,000 to 50,000 ( ) Above Rs. 50,000 ( )

2. What is the maturity period of your F.D.? 15 days ( ); 30 days ( ); 31 days to 90 days ( ); 91 days to 180 days ( ); 181 days to one year ( ); more than one year ( )
   What is the rate of interest you get on it?

3. Which type of Fixed Deposit Account you have? Simple F. D. Scheme ( ); Double Benefit Scheme ( ); Re-investment Scheme ( ); Automatic Renewal Scheme ( ).

4. If you are required to withdraw the amount before the maturity of F.D. then the bank:
   Does not give interest ( ); Gives low rate of interest ( ).

5. Which one of the below alternative, will you prefer for getting interest? Monthly ( ); Quarterly ( ); Half yearly ( ); Yearly ( ).

6. In case you are not withdrawing periodical interest, then the bank requests you to go for re-investment plan ( ); You yourself request for reinvestment plan ( )

7. When there is a rise in F.D. interest rate, whether the bank informs you regarding the new rate of interest ( ) or you yourself approach the bank ( ) or whether the bank allows you to reinvest under new rate without penalizing you for pre-matured withdrawals? Yes ( ); No ( )

8. Have you taken any loan on F.D.? Yes ( ); No ( ), if yes, how much?

9. The schedule of repayment of loan on F.D.:
   Within six months ( ); within one year ( ); adjusting with F.D. on maturity ( ).

10. Regarding interest payment on F.D. loan: You pay it when bank demands ( )
    Allows the bank to charge compound interest ( )
11. In case you are unable to renew your F.D. on maturity date, does the bank allow to
renew it for reinvestment from the same date; Yes ( ); No ( ).
If yes, reinvestment is for how many days: 30 days from maturity date ( ); double
the days over and above maturity date ( )
You had applied for automatic renewal through authority letter ( )

12. What are your suggestions regarding bank's progress:
   a) 
   b) 
   c) 
   d)
QUESTIONNAIRE - 2
FOR THE BORROWER OF THE URBAN CO-OPERATIVE BANK

Name: Smt. M.B. Chittawadagi Questionnaire for Study of Customer
Teacher Fellow (F.I.P., U.G.C., IX Plan) Research leading relations and impact of
Karnataka University, to Ph. D., Degree bank loans on them
Dharwad.

PART - I
GENERAL INFORMATION

1. Name of the respondent:-

2. Address and Telephone No.:-

3. Customer profile: Industry( ); Occupation( ); Service( ); Profession( )

4. Age group: Below 25 years( ); 26 to 50 years( ); above 51 years( )

5. Place of birth: Rural ( ); Urban ( )

6. Sex: Male ( ); Female ( )

7. Education: Up to Primary School ( ); Up to High School ( ); Up to Graduation ( )
Up to Post Graduation( ); Technical Degree ( ).

8. Caste: Open ( ); Reserve( );

9. Religion: Hindu ( ); Muslim( ); Others( )

10. Marital Status: Married ( ); Unmarried ( )

11. No. of dependents (family members):-

12. Occupation: -

a) If businessman / industrialist:-
i. Form of business organisation: Sole trader ( ); Partnership ( ); Company ( )

ii. Nature of business:

iii. Income group: - Rs. 0 to 50,000 ( ); 50,000 to 1,00,000 ( ); 1,00,000 to 1,50,000 ( ); 1,50,000 to 2,00,000 ( ); above 2,00,000 ( )

b) If in service:

i. Name of the institution

ii. Post/Designation

iii. Total Annual Income

iv. Whether job is transferable: Yes ( ); No. ( )

13. Capital position: - Fixed Capital Rs. ______; Working Capital Rs. ________________

a) Owned funds Rs. ________________

b) Borrowed funds Rs. ________________

i. Loan from the Urban Co-operative Bank and from its branches Rs. ______

ii. Loan from other banks Rs. ________________
PART II
SPECIFIC INFORMATION

1. If loan is taken from Urban Co-operative Bank-
   a) Why did you prefer Urban Co-operative Bank:-
      i. Personal relations ( )
      ii. Rate of interest: Low ( ); High ( )
      iii. Less formalities
      iv. Good customer service
      v. I value co-operative principles
      vi. Any other

   b) Which type of relationship you have with the Urban Co-operative Bank:
      Promoter ( ); Borrower ( ); Director ( ); Shareholder ( ); Account holder ( )

   c) Type of loan availed:
      i. Term loan ( )
      ii. Loan against securities ( )
      iii. Pledge and Hypothecation ( )
      iv. Clean Cash Credit ( )
      v. Any Other ( )

   d) Amount of loan taken:

   e) Rate of interest:

   f) Purpose of loan:

   g) Period of loan:

2. Use of loan:
Whether the loan is used for the same purpose? Yes ( ); No ( ) If Yes; to what extent?

a) Fully utilised ( )

b) Partially utilised ( )

c) Utilised for other purpose ( ) which are they?

d) How much you are benefited by loan?
   i. Low benefits ( )
   ii. Average benefits ( )
   iii. High benefits ( )

3. Repayment of loan amount:

a) Regular ( )

b) Irregular ( )

c) Non-payment ( )

4. Nature of repayment

a) Monthly ( )

b) Quarterly ( )

c) Half yearly ( )

d) Yearly ( )

5. Outstanding loan and interest:

a) Balance of loan Rs._______

b) Interest of loan Rs._______

c) Outstanding period

6. Business position: Liquidity ( ); Profitability ( ); Solvency ( )

7. Opinion regarding loan from Urban Co-operative Bank:
a) Regarding day-to-day service:  Good();  Satisfactory();  Better();
Unsatisfactory();  Bad();

b) Consideration of loan application by Urban Co-operative Bank:
   i.  Time taken
   ii. Amount of loan demanded
   iii. Amount of loan sanctioned

c) Is there any body or machinery or officer to see the proper utilisation of loan?
   Yes();  No();
Your suggestion about it. ___________________________________________

d) Overall performance of the Urban Co-operative Bank: Good();
   Bad();  Satisfactory();  Unsatisfactory();

8. What improvement you suggest for the Urban Co-operative Bank's working?
   a) Change in personnel behaviour();
   b) Change in bank services();
   c) Change in bank working hours();
   d) Any organisational changes();
   e) Financial changes
      Amount of loan();
      Rate of interest();
      Guarantee();
      Mortgage();
      Special facilities();
   Any other suggestions __________________________________________
PART III

If you have availed the Cash Credit facility from the Urban Co-operative Bank

1. Which type of Cash Credit facility you have received:
   Clean Cash Credit ( ). How much?
   Hypothecated Loan ( ). How Much?

2. Whether the credit limit sanctioned to you is for the purpose of starting new business
   or industry? Yes ( ); No ( ).
   If no, under what circumstances you were required to avail cash credit limit?
   To meet working capital needs ( )
   To clear the book debts ( )
   To fill the working capital gap caused by high outstanding debtors ( )

3. Are you routing your transactions through your Cash Credit Account only?
   Yes ( ); No ( )

4. For getting the Cash Credit, how much third party guarantees you were required to give to the bank?

5. Whether you were required to offer any third party guarantee or collateral security for getting Cash Credit limit? Yes ( ); No ( ); If no why ( ).

6. Do you submit your stock statements regularly to the bank?
   Are these stock statements verified by the bank officials? Yes ( ); No ( ).

7. Are you allowed to have overdraft on your Cash Credit limit? Yes ( ); NO ( ).

8. Do you insure your stock regularly? Yes ( ); No ( ).
   Whether this care is taken by the bank? Yes ( ); No ( ).
   If the stock is insured, the insurance policy is obtained:
For full value of stock maintained by you ( )
To the extent of loan availed from bank ( )
Double the value of stock ( )

If bank taken out the insurance policy, then whose name it is?

Your firm's name ( )
Your name ( )
In the joint name of the bank and you ( ).

9. Whether the bank informs you regarding the renewal date of your account? Yes ( ); No ( ). If yes, then how many days advance?
   15 days in advance ( ); one month in advance ( ); for 3 months ( ); more than 3 months ( ).

10. Whether your bank allows transactions if your limit is not renewed? Yes ( ); No ( ).

11. Does your bank communicate you the change in rate of interest as and when required? Yes ( ); No ( ).

12. If the loan is to be repaid in monthly instalments, do you take into consideration interest debited to your account? Yes ( ); No ( ).

13. What are your suggestions for the bank to make improvements? ------------