APPENDICES
APPENDIX I

QUESTIONNAIRE - 1

FOR THE ACCOUNT HOLDER OF BDCC BANK

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Questionnaire for
Research leading

Karnataka University,
to Ph. D., Degree.

GENERAL INFORMATION

Name of the account holder:
Address:
Telephone No. Age: Sex: Male ( ); Female ( ).
Marital status: Married ( ); Unmarried ( ).
Education:
Occupation: Agriculture ( ); Business ( ); Service ( ).
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 BDCC 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 interests on deposit( );
   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 yes, are you required to give any extra commission on that D.D.? Yes ( ); No ( )

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

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

13. 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 ( )

14. 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 BDCC 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 current account holder of BDCC 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 recurring deposit account holder of the BDCC 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 fixed deposit account holder of the BDCC 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.? 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. 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 ( ).

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

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

6. 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 ( ).

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

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

9. Regarding interest payment on F.D. loan: You pay it when bank demands ( ) Allows the bank to charge compound interest ( ).

10. 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 ( ).

11. What are your suggestions regarding bank's progress:
    a) 
    b) 
    c) 
    d)
QUESTIONNAIRE - 2

For the borrower of The Belgaum District Central Co-operative Bank Limited,
Belgaum

Name: S.K.Nashi
Questionnaire for Study of Customer
Teacher Fellow (F.I.P., U.G.C.)
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 :- Business( ); Agriculture( ); 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 agriculturist: Annual Income from agriculture

b) If businessman:
   i. Form of business organisation: Sole trader ( ); Partnership ( );
   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 ( )

c) 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 BDCC Bank and from its branches Rs.________
   ii. Loan from Primary Co-operative Societies affiliated to BDCC Rs.____
   iii. Loan from other banks Rs.____________
PART II
SPECIFIC INFORMATION

1. If loan is taken from the BDCC Bank
   
   a) Why did you prefer BDCC 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 BDCC Bank:
   
   Borrower ( ); Director ( ); Shareholder ( ); Account holder ( )

   c) Type of loan availed:
   
   i. Term loan
   
   ii. Crop loan
   
   iii. Loan against securities

   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. Opinion regarding loan from BDCC Bank:
   a) Regarding day-to-day service: Good( ); Satisfactory ( ); Better ( );
      Unsatisfactory ( ); Bad ( )
b) Consideration of loan application by BDCC 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 BDCC Bank: Good ( ); Bad ( ); Satisfactory ( ); Unsatisfactory ( )

7. What improvement you suggest for BDCC 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 ________________________________