BIBLIOGRAPHY
BIBLIOGRAPHY

BOOKS:

5. Land, G.M Co-operative Banking in India, Bombay.
7. Memoria, C.B Co-operative in India.
8. Mathur, B.S., Co-operative in India.
11. By-laws of the KPACB.
13. Annual report of the KPACB Bank Ltd.
QUESTIONNAIRE
QUESTIONNAIRE

1. Name of the Farmer

2. Level of Education
   i) Illiterate
   ii) Elementary Education
   iii) Upto High School
   iv) Upto Higher Sec. School
   v) College

3. Quantity of Land
   i) Wet lands (in acres)
   ii) Dry land (in acres)

4. Do you borrow from the Bank every year: Yes/No

5. Do you always get your loan sanctioned: Yes/No

6. If yes, what is your opinion about the Sanction?
   i) Loan is sanctioned in right time
   ii) Loan is sanctioned very lately

7. Your opinion about the loan (per acre) given
   i) Sufficient
   ii) Not Sufficient

8. Have you borrowed M.T Loan? Yes/No

9. Have you deposited any amount in your bank Yes/no

10. Have you deposited any amount in your loans borrowed for the past 5 years? Yes/No

11. If no what is the nature of proceedings taken by the bank to recover the loan?
   a) Auction of the Security lodges
   b) Attachment of the property
12. In your opinion what do you feel us inconvenient with regard to repayment terms?

13. Opinion about the treatment you get when you approach the bank for any transactions

   a) Friendly and kind
   b) Unfriendly and inhuman
   c) Indifferent