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# QUESTIONNAIRE FOR BORROWERS

<table>
<thead>
<tr>
<th>Title of the Research</th>
<th>Role of Regional Rural Bank in Agriculture Development with reference to Aligarh Bank</th>
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<tbody>
<tr>
<td>Researcher</td>
<td>Miss Nighat Parveen</td>
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<tr>
<td>Purpose of Questionnaire</td>
<td>To elicit relevant information regarding borrower's reactions</td>
</tr>
</tbody>
</table>

1. Please give answers to all the questions fearlessly. Your answer shall be kept secret & they shall be used only for research purpose.

2. Put a tick mark (/) where choices are given.

1) Name
2) Father's name
3) Profession
4) Literate/Illiterate
5) Educational Qualifications:
   a) Primary
   b) Middle
   c) Matric
   d) Degree
   e) Post Degree
   f) Others

6) Monthly Income

7) Members in the family: No.
   Number of earning members in the family

8) Reason for taking loan:
   a) Un-employment
   b) Low productivity due to lack of capital
   c) Expansion of productive activity
   d) Domestic use

9) How long did it take to get the loan amount after submission of application

10) Amount of sanctioned loan: Rs.
11) Amount paid by Bank in cash | Rs. 2

12) Objective of the loan
   a) Domestic consumption
   b) Crop
   c) Agriculture implements
   d) Cottage Industry
   e) Small Scale Industries
   f) Camel/Bullock/Donkey cart
   g) Animal Husbandry
   h) Dairy development
   i) Expansion of old business/Industry
   j) Self employment

13) Difficulties in obtaining loan
   a) Had to visit the Bank Office again & again
   b) Unfamiliarity
   c) Sarpanch was against you
   d) Non-availability of Surity
   e) Illiteracy
   f) Others

14) Suggestions for removal of difficulties
   a) Application form should be available at Panchayat Office
   b) Attestation formalities should be done only by ward member
   c) Loan should be sanctioned once only
   d) The procedure should be simplified
   e) Status quo should be maintained
   f) When did you get the loan:
      Date
      Month
      Year

15) Name / Branch of the Bank

16) Have you repaid the loan | Yes/No

17) What is the rate of interest on the loan?

18) Monthly income before availing the loan RRB(Aligarh Gramin Bank) | Rs.

19) Tick mark the suggestions for the alleviation of rural poverty you would like the RRB (Gramin Bank) to adopt
<p>| | |</p>
<table>
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<tbody>
<tr>
<td>a) The amount of loan under different schemes should be increased</td>
<td></td>
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<tr>
<td>b) The amount of Govt. subsidy should be increased</td>
<td></td>
</tr>
<tr>
<td>c) The loan procedure should be simplified</td>
<td></td>
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<tr>
<td>d) Recovery should be rigorous</td>
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<tr>
<td>e) The Govt. should extend full help to RRBs (Gramin Banks) in advancement &amp; recovery</td>
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<tr>
<td>f) The financial position of RRBs (Gramin Bank) should be strengthened</td>
<td></td>
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<tr>
<td>20) After utilization of loan, production of agriculture increase or not</td>
<td></td>
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<tr>
<td>If increased, then %age increase</td>
<td></td>
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<tr>
<td>21) After utilization of loan the income of the borrower increase or not</td>
<td></td>
</tr>
<tr>
<td>If increased, %age change yearly.</td>
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