### QUESTIONNAIRE
(For Branch Managers and Administrative Officials)

1. Name of Manager/Officer: 
2. Place of Work (Branch/RO/HO): 
3. Work Experience In the Bank (separately at Branch/RO/HO): 
4. Nature of work Assigned to you: 
5. Are you satisfied with the duty assigned: 
6. If Yes/No, explain: 
7. Do you want to be transferred from your present work? If yes, why? 
8. Are you punctual towards your duty (yes/no): 
9. Do you reach your work place on time (often/seldom/always/never): 
10. Do you leave your work place during duty hours for personal reason (often/seldom/always/never): 
11. Do you receive personal phone calls during working hours (often/seldom/always/never): 
12. How many leaves on an average you take in a year: 
13. Do you attend all seminars and training schedules organised by the bank where you are required: 
14. Mention about all such seminars or training programs attended: 
15. Express your opinion about the attitude of Senior Officials: 
16. Express your opinion about the working Methodology of Senior Officials: 
17. Express your opinion about the customers who visit the branch/office: 
18. Have you ever worked under loans and credit section: 

(i)
19 Do you have to ever face any political pressure? If yes, when and how?
20 Have you got any support from you seniors and other officials to handle such situation? (Yes/No)
21 Do you have to face the pressure of local leaders or beneficiaries for sanctioning of loans which are doubtful
22 Do you feel that the banks policies needs revision (yes/no)
23 If Yes explain areas of improvement:
24 Are you satisfied with the work and staff ratio of the bank(Yes/No)
25 Other suggestion, if any:

Note: The name and the identity of the person who has given information in the above questionnaire would never be disclosed.
QUESTIONNAIRE

(Questioner for Bank Employees Working At Branch Level)

1 Name of the Employee : 
2 Name of the Branch Presently Employed : 
3 Name of the District and Tehsil were branch located : 
4 Duration of service in Bank : 
5 Duration of service at present work place : 
6 Nature of work presently assigned : 
7 Number of promotions since joining : 
8 Number of transfers since joining : 
9 Do you have to work overtime : 
10 Is the nature of work assigned as per your liking : 
11 Do you have to face difficult in performing your task : 
12 How are your relations with the Beneficiaries : 
13 How is the attitude of villagers/beneficiaries towards you : 
14 How far are the villagers/beneficiaries satisfied with the branch working : 
15 Are the programs and policies of the bank properly implemented at branch level : 
16 Are the beneficiaries satisfied with the policies of bank? If Yes how far/ If No, comment : 
17 How much time is taken by the bank officials to sanction a loan application : 
18 Is the branch visited by any senior official from RO/HO (often/seldom/always/never) : 
19 Are the grievances of villagers / beneficiaries looked upon (yes/no) : 
20 How quickly are there problems solved : 
21 Is caste wise priority given while considering loan application (yes/ no) :
22 Is there any political / local pressure to be faced: (yes/no)
23 How is the attitude of your seniors towards you:
24 How is the staff-customer relationship at branch:
25 State suggestions for the improvement in working of the bank:
26 Other suggestion, if any:

Note: The name and the identity of the person who has given information in the above questionnaire would never be disclosed.
INTERVIEW-SCHEDULE

PART-I (GENERAL INFORMATION)

1. Name of Block/Tehsil
2. Name of Village
3. a) Whether belong to schedule caste Yes/No
   b) Whether belong to schedule tribe Yes/No
   c) Other caste/sub-caste
4. General particulars of the beneficiary:-
   i) Name ........................................................................
   ii) Address ........................................................................
   iii) Age ...........................................................................
   iv) Sex .............................................................................
   v) Education Status. Illiterate/ Could Read and write only/Technical but cannot write /Junior High School/High School/Inter/B.A./M.A.

PART II (Particulars showing Beneficiaries)

Economic Status and Training Requirement etc.

5. Are you a beneficiary under any Scheme of UPSGVB? Yes/No
6. If Yes, Extent of land (Hectares)
   (i) Irrigated
   (ii) Un-irrigated
   (iii) Total
7. Cropping pattern under preceding year:-

<table>
<thead>
<tr>
<th>1st Season</th>
<th>2nd Season</th>
<th>3rd Season</th>
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<tbody>
<tr>
<td>Name Of Crop</td>
<td>Acre-Age</td>
<td>Average yield per acre</td>
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8. Inputs purchased during the preceding year:-
   (i) Agricultural Inputs
      (a) Improved Seeds 
      (b) Fertilizers 
      (c) Pesticides 
   (ii) Inputs for non-agricultural activities:-
      (a) Raw material
      (b) Equipment
      (c) Other specifies
         1.
         2.
         3.

9. No of animals/birds posse and their approximate value:-

<table>
<thead>
<tr>
<th>S. No</th>
<th>Details of Animals/Birds Possessed</th>
<th>No. Possessed</th>
<th>Value(Rs.) Animal Income(Rs.)</th>
<th>Animal Income(Rs.)</th>
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10. Value of other assets like Bicycle, Tube well, power Tiller, Tractor, Sewing Machine, Dunlop cart, Bullock Cart, Motorcycle etc.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Details of other Assets</th>
<th>Value(Rs.)</th>
<th>Annual Income(Rs.)</th>
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<td>(i)</td>
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11. Beneficiary's family profession

12. Beneficiary's present occupation
13. Number of member of the house hold to which beneficiary belongs.

<table>
<thead>
<tr>
<th>Name of family members</th>
<th>Age</th>
<th>Sex</th>
<th>Marital Status</th>
<th>Earning or Education</th>
<th>Remarks</th>
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<td>Married(M), Unmarried(U.M.), Widow(W), Divorced(D)</td>
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14. Income of the household to which beneficiary belongs during the preceding year.
   (i) Net farm income Rs. ..................
   (ii) Net Non-farm income Rs. ..............
   (iii) Total Income Rs. ....................

15. (A) Does the beneficiary have any experience in agriculture and allied activities, industry service, trade etc  Yes/No
    (B) If Yes mention ...........................................................
    (C) The category to which beneficiary belongs:
        (i) Large Farmers ............... 
        (ii) Small and Marginal Farmers ............
        (iii) Landless Labours ............

16. (A) Name of activity, scheme which was undertaken by the Beneficiary.

<table>
<thead>
<tr>
<th>Name of scheme</th>
<th>Nature of scheme</th>
<th>Loan Taken</th>
<th>Source of Loan</th>
<th>Amount Invested</th>
<th>Average Profit per month/quarter</th>
<th>Amount of loss if any</th>
<th>Remarks</th>
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(vii)
17. Name of Village etc. where you would like to take any other activity/scheme

18. If you have suffered any loss in your business started under the credit scheme of bank, mention the nature of loss and the reason.
   Nature of Loss
   1. ........................................
   2. ........................................
   3. ........................................
   4. ........................................
   Reason of Loss
   1. ........................................
   2. ........................................
   3. ........................................
   4. ........................................

19. Likely more investment required for the proposed activity scheme

20. State the likely employment potential (Man days) which you think to drive from new investment.

PART III(Training received if any for Non farm activities)

21. Training institution/through which training received .................

PART IV(Financial Assistance Received)

22. Amount of subsidy received ................................................Rs.
23. Date of the release of subsidy ................................................Rs.
25. Number of times loan raised ...................................................
26. Purpose of loan:
   a. Minor Irrigation
   b. Farm Mechanisation
   c. Horticulture
   d. Sericulture/Floriculture
   e. Animal Husbandry/ Dairy
   f. Bio gas
   g. Non farm sector
   h. Small road transport scheme
   i. Institutional financing
   j. Rural housing
   k. Others
27. Date of sanction of loan
28. Date of withdrawal of loan
29. Rate of interest
30. Payment schedule
31. Amount still in balance for payment
32. Date of commencement of activity business

**PART V (Other Assistance Received)**

33. Supply of tool and equipment
34. Supply of raw material
35. Market arrangement
36. Other problems faced and how sorted out.

**PART VI (Income Date)**

37. Average Monthly Income (Rs. In last 5 years)

Following compilation of training/adequate knowledge of activity taken up start of activity or new scheme.

- At the end of 1st Year.................2005 Income....................
- At the end of 2nd Year.................2006 Income....................
- At the end of 3rd Year..................2007 Income....................
- At the end of 4th Year..................2008 Income....................
- At the end of 5th Year..................2009 Income....................

**PART VII (Problems and other Suggestions of Beneficiaries)**

38. How have you come to know about the credit schemes of the bank?
39. Has the bank Agriculture officer assisted you by his valuable suggestions?
40. How was the support of bank employees/other officials to benefit you under the bank schemes?
41. How was the behavior/attitude of bank employees/officials?
42. How many times you have to approach the branch to get your loan sanctioned?
43. How many days it took for the branch manager to sanction your loan once you have fulfilled legal documents required?
44. The bank in which you have your bank account
45. Have you invested in Banks deposit mobilisation schemes? (Yes/No)
46. If Yes, when and how much / If No, why?
47. Incase of non payment of loan installments what was the approach of bank officials for recovery. Give detailed note
48. State your suggestions for improvement in the working of the UPSGVB.

Signature

(x)