APPENDIX -I

Questionnaire For Borrowers (Agriculture)

1. Tick the answer in appropriate box.
2. Please answer the question wherever box is absent.

1. **Personal Information** :
   
   1.1. Name : ____________________
   1.2. Address and Phone : ____________________
   1.3. Age : ____________________
   1.4. Sex - M / F : ____________________
   1.5. Profession - Farming : ____________________
   1.6. Experience : ________ Yrs.
   1.7. Annual Income : ____________________
   1.8. Education : ____________________
   1.9. Other personal information -
      a) House i) Cement Concrete ii) Tiled / Tin Roof
      b) Vehicles i) 2 Wheeler ii) 4 Wheeler
      c) Modern Agri. Equipments i) Yes ii) No
      d) ATM Card i) Yes ii) No
      e) Mobile i) Yes ii) No
      f) Consumer Durable i) Yes ii) No
      g) Increase in Annual Income i) Yes ii) No

1.10 Infrastructural Facilities Available :
   
   a) Road i) Yes ii) No
   b) Water i) Yes ii) No
   c) Electricity i) Yes ii) No
   d) Education - Primary i) Yes ii) No
      - HSC / SSC i) Yes ii) No
      - Higher Education i) Yes ii) No
2. **Background of Beneficiary:**

2.1 What is background of your farming?
   a) Traditional  
   b) Newly started

2.2 When you have started farming?

2.3 Why you have selected farming?

2.4 How much land do you have?

2.5 Land is of which type?
   a) Irrigated  
   b) Non-Irrigated

2.6 If irrigated, What is the source of water?
   a) Well  
   b) River 
   c) Canal 
   d) Tube well

2.7 What are the crops?
   a) Grains  
   b) Fruits  
   c) Vegetables  
   d) Oil Seeds  
   e) Sugarcane  
   f) Cotton

2.8 Do you have crop insurance?
   a) Yes  
   b) No

2.9 Do you have any supporting business?
   a) Poultry  
   b) Dairy  
   c) Goat Farming  
   d) Others

2.10 Do you have sufficient information for crop storage?
   a) Yes  
   b) No

2.11 Whether you have taken any technical knowledge for farming?
   a) Yes  
   b) No

2.12 Is there any person, who inspires you?
   a) Yes  
   b) No
   If yes, give name:

2.13 What is the nature of the farming?
   a) Individual  
   b) Contract farming
   c) Joint family  
   d) Corporate farming

2.14 What is the technique of farming?
   a) Traditional  
   b) Modern
2.15 How do you supply water to farms?
   a) Drip  b) Sprinkler  c) By means of Channels

3. Information of Central Bank on India:

3.1 Do you know that, Central Bank of India is 'Lead Bank' of Ahmednagar District?
   a) Yes  b) No

3.2 From which branch of Central Bank you have taken the loan?

3.3 Do you have an idea about various schemes of Central Bank of India?
   a) Yes  b) No

4. Information of Loan:

4.1 How many nationalized banks are there in your town?

4.2 Have you compared Central Bank with other banks, before taking loan?
   a) Yes  b) No

4.3 From whom you come to know about Central Bank of India?
   a) Relatives  b) Gram Panchayat  c) Panchayat Samiti
d) Zilha Parishad  e) Advertisement

4.4 Why you have selected Central Bank of India?
   a) It is close to you
   b) Bank Executives are familiar to you
   c) It is Lead Bank of Ahmednagar District
d) Reputation of Central Bank of India

4.5 Under which scheme you have taken loan?

4.6 How much amount of loan you have taken?

4.7 For what purpose, you have taken loan?

4.8 When the loan was taken?

4.9 What property you have mortgaged for loan?

4.10 What is the mode of repayment?
   a) Yearly  b) Half Yearly

4.11 Time limit / duration for repayment of loan? ---- Yrs

4.12 What problems you faced in loan sanctioning process?
5. Information of Loan Sanction and Distribution:

5.1 How is the loan sanction process of Central Bank of India?
   a) Complicated  b) Easy  c) Proper  d) Time consuming

5.2 After submission of application, how many days required for loan sanctioning process?
   a) 8 days  b) 15 days  c) 1 month  d) more than 1 month

5.3 Whether Bank Employees has given information of different loan scheme of CBI?
   a) Yes  b) No

5.4 Whether Bank has given details of loan process to you?
   a) Yes  b) No

5.5 What is your opinion regarding behavior of bank executives and employees?
   a) Co-operative  b) Non co-operative  c) Rude  d) Negligence

5.6 Loan amount sanctioned by Central Bank is sufficient as per project / estimation?
   a) Yes  b) No

5.7 If No, Why?
   a) Less amount sanctioned?
   b) Less mortgage
   c) Not submitted last three years audited statement.

5.8 How did you utilized the loan amount?
   a) for the same purpose  b) other purpose

5.9 How is the repayment of loan?
   a) regular  b) irregular

5.10 Are you defaulter?
   a) Yes  b) No
5.11 Do you have any problem in repayment?
   a) Yes       b) No

5.12 How do Bank Executives regulate the use of loan amount?
   a) Always visits  b) Enquires to others
   c) Enquires to local leaders  d) Enquires to beneficiary

5.13 If bank executives adapt loan recovery process, what will you do?
   a) Assist them  b) Appose them  c) Don't know

6. **Suggestions and Recommendations :**

6.1 What is your opinion about working of central bank of India as 'Lead Bank'?

6.2 Whether the scheme of central bank of India, regarding modern farming is useful?

6.3 Whether your agricultural production / turnover is increased due to financial assistance of Central Bank of India?
   a) Yes       b) No

6.4 Whether your Annual Income and Standard of living increased due to the financial assistance of Central Bank of India?
   a) Yes       b) No

6.5 Whether Central Bank of India is contributing to development of Agricultural sector, through it's loan scheme?
   a) Yes       b) No

6.6 Whether Central Bank of India is contributing to development of Ahmednagar district?
   a) Yes       b) No

6.7 What is your expectation from Central Bank of India?

6.8 Do you have any suggestions or recommendation to Central Bank of India?
APPENDIX - II

Questionnaire For Borrowers (Business Sector)

1. Tick the answer in appropriate box.
2. Please answer the question wherever box is absent.

1. **Personal Information** :
   1.1. Name : __________________________
   1.2. Address and Phone : __________________________
   1.3. Age : __________________________
   1.4. Sex - M / F : __________________________
   1.5. Profession : __________________________
   1.6. Experience : ________ Yrs.
   1.7. Annual Income : __________________________
   1.8. Education : __________________________
   1.9. Other Personal Information
      a) Vehicles       i) Yes       ii) No
      b) Club Membership i) Yes       ii) No
      c) Mobile        i) Yes       ii) No
      d) Debit Card    i) Yes       ii) No
      e) Credit Card   i) Yes       ii) No
      f) Consumer Durables i) Yes       ii) No
      g) Increase in Wealth i) Yes       ii) No
      h) Better Housing Condition i) Yes       ii) No
      i) Good No. of Assets i) Yes       ii) No
      j) Foreign Tours  i) Yes       ii) No

2. **Background of Beneficiary** :
   2.1 What is background of your present business?
      a) Traditional family business       b) Newly started business
   2.2 What is the business?
      a) Factory       b) Trading       c) others (Shops / Services)
   2.3 What is the year of establishment of business?
2.4 What is the reason of selection of this profession?

2.5 Is there any person, who inspires you?  
   a) Yes  
   b) No  
   If yes, give name: __________

2.6 What is the type of the business?  
   a) Individual  
   b) Partnership  
   c) Joint Family Business  
   d) Other

2.7 What is production? (In case of factory)

2.8 Whether you have taken any technical knowledge for farming?  
   a) Yes  
   b) No

2.9 Which of the following finance assistance you have taken other than Central Bank of India?  
   a) Other Banks  
   b) Private Lender  
   c) Co-operative Society  
   d) Other

3. Information of Central Bank on India:  
   3.1 Are you familiar that, Central Bank of India is 'Lead Bank' of Ahmednagar District?  
      a) Yes  
      b) No

   3.2 From which branch of Central Bank you have taken the loan?  

   3.3 Do you have an idea about various schemes of Central Bank of India?  
      a) Yes  
      b) No

4. Information of Loan:  
   4.1 How many nationalized banks are there in your town?  

   4.2 Have you compared Central Bank with other banks, before taking loan?  
      a) Yes  
      b) No

   4.3 From whom you come to know about Central Bank of India?  
      a) Same Professionals  
      b) Relatives  
      c) Advertisement  
      d) Other

   4.4 Why you have selected Central Bank of India?  
      a) It is close to you  
      b) Bank Executives are familiar to you  
      c) It is Lead Bank of Ahmednagar District  
      d) Reputation of Central Bank of India
4.5 Under which scheme you have taken loan?
4.6 How much amount of loan you have taken?
4.7 For what purpose, you have taken loan?
4.8 When the loan was taken?
4.9 What property you have mortgaged for loan?
4.10 What is the mode of repayment?
   a) Yearly  b) Half Yearly  c) Quarterly  d) Monthly
4.11 Time limit / duration for repayment of loan? _____ Yrs
4.12 What problems you faced in loan sanctioning process?

5. Information of Loan Sanction and Distribution:
5.1 How is the loan sanction process of Central Bank of India?
   a) Complicated  b) Easy  c) Proper  d) time consuming
5.2 After submission of application, how many days required for loan sanctioning process?
   a) 8 days  b) 15 days  c) 1 month  d) more than 1 month
5.3 Whether Bank Employees has given information of different loan scheme of CBI?
   a) Yes  b) No
5.4 Whether Bank has given details of loan process to you?
   a) Yes  b) No
5.5 What is your opinion regarding behavior of bank executives and employees?
   a) Co-operative  b) Non co-operative  c) Rude  d) Negligence
5.6 Loan amount sanctioned by Central Bank is sufficient as per project / estimation?
   a) Yes  b) No
5.7 If No, Why?
   a) Less amount sanctioned?  b) Less mortgage  c) Not submitted last three years audited statement.
5.8 How did you utilized the loan amount?
   a) for the same purpose  b) other purpose
5.9  How is the repayment of loan?
   a) regular           b) irregular

5.10 Are you defaulter?
   a) Yes               b) No

5.11 Do you have any problem in repayment?
   a) Yes               b) No

5.12 How do Bank Executives regulate the use of loan amount?
   a) Always visits    b) Enquires to others
   c) Enquires to local leaders  d) Enquires to beneficiary

5.13 If bank executives adapt loan recovery process, what will you do?
   a) Assist them       b) Appose them       c) Don't know

6.  Suggestions and Recommendations:

6.1  What is your opinion about working of central bank of India as 'Lead Bank'?

6.2  Whether the scheme of Central Bank of India, regarding business / industry, is useful?

6.3  Whether your total turnover and production is increased due to financial assistance of Central Bank of India?
   a) Yes               b) No

6.4  Whether your Annual Income and Standard of living increased due to the financial assistance of Central Bank of India?
   a) Yes               b) No

6.5  Whether Central Bank of India is contributing to development of Business sector, through it's loan scheme?
   a) Yes               b) No

6.6  Whether Central Bank of India is contributing to development of Ahmednagar district?
   a) Yes               b) No

6.7  What is your expectation from Central Bank of India?

6.8  Do you have any suggestions or recommendation to Central Bank of India?
APPENDIX - III

Questionnaire For Bank Executives

1. Tick the answer in appropriate box.
2. Please answer the question, wherever box is absent.

1. **Personal Information :**
   1.10. Name :
   1.11. Designation :
   1.12. Name of Bank, Branch & Address :
   1.13. Experience : _____ Yrs

2. **Information of Central Bank of India :**
   2.1 When Central Bank of India's this branch was established?
   2.2 How many branches are there in Ahmednagar District ?
   2.3 How many employees are there in your branch?
   2.4 Are there separate executives for loan process?
      a) Yes       b) No
   2.5 What is the loan sanction limit of branch manager?
      a) Yes       b) No
   2.6 Are there separate loan recovery officers?
      a) Yes       b) No
   2.7 Are there separate executives for counseling and guidance of customers ?
      a) Yes       b) No
   2.8 Is there lack of number of employees as compared to work?
      a) Yes       b) No
   2.9 Whether your branch have ATM facility?
      a) Yes       b) No
   2.10 Whether your branch is in core banking network?
      a) Yes       b) No
3. **Information of Loan Scheme of Central Bank of India:**
   3.1 How many loan schemes are applicable to Business/Profession?
   3.2 How many loan schemes are applicable to Agriculture?
   3.3 Whether the information of all above schemes is given to customers?
      a) Yes  b) No
   3.4 What is percentage of priority loan? _____%
   3.5 Whether the loan distributed by bank as per priority percentage every year?
      a) Yes  b) No
   3.6 If priority loan percentage not followed by the bank, state sources of investment of such balance amount under this scheme?
   3.7 Are you facing any problem while, implementing the scheme?
      a) Yes  b) No
      If yes, Nature of the problem:

4. **Information of Loan Process and distribution of Central Bank of India:**
   4.1 How is the loan process of Central Bank of India?
      a) Simple  b) Complicated
   4.2 Whether all loan applications are considered for the loan sanction?
      a) Yes  b) No
   4.3 Whether the loan amount is changing as per the sector? (Agriculture and Industrial sector)
      a) Yes  b) No
   4.4 Do you change the amount of loan application as per requirement?
      a) Yes  b) No
   4.5 Are there any preferences in loan process?
      a) Yes  b) No
      If yes, which _________________
   4.6 Is there any control of Central Bank, on utilization of loan amount by beneficiary?
      a) Yes  b) No
   4.7 Are there any rules regarding utilization of loan amount?
      a) Yes  b) No
      If yes, which _________________
4.8 How much percent beneficiaries utilized loan amount properly? ___%
4.9 In last 5 years, to which sector Central Bank has sanctioned highest finance?
   a) Agriculture  b) Industries  c) Other Priority Sector
4.10 Do you face problem in loan sanction and loan distribution?
   a) Yes  b) No
   If yes, which ________________

5. Information of Loan Recovery of Central Bank of India:
5.1 What is the percentage of NPA? __%
5.2 If NPA is beyond the limit, then which steps are taken by you for recovery of loan?
5.3 How do the beneficiaries repay the loan?
   a) Regularly  b) Irregularly  c) Lethargic
5.4 Which method you adopt for loan recovery?
   a) Legal  b) Mutual Understanding  c) Other
5.5 Is there any problem of loan recovery, because bank is Nationalized Bank?
   a) Yes  b) No
5.6 Are the experience of male or female beneficiaries are different regarding loan recovery?
   a) Yes  b) No

6. Suggestions and Recommendations:
6.1 What is your opinion about working of central bank of India?
6.2 What do you feel, about contribution of Central Bank of India in the development of Ahmednagar District?
6.3 What do you feel, about schemes of Central Bank of India regarding development of Agriculture Sector?
6.4 What do you feel, about schemes of Central Bank of India regarding development of Industrial Sector?
6.5 What do you suggest about loan process of Central Bank of India?
6.6 What is your opinion regarding employee welfare scheme of Central Bank of India?