

**“Role of Public Sector Commercial Banks in Priority Sector Lending: A Study of
Golaghat District of Assam”**
(Interview Schedule for Borrowers)

Personal Information

Name:

Village:

Block:

District:

Gender: Male **Female**

Age: Below 30 years 30-40 years 40-50 years Above 50 years

Category: SC/ST **OBC** **General**

Educational Qualification:

Under Metric

HSLC Pass

HS Pass

Graduates

Post Graduate/Professional

Annual Income:

Up to Rs 1 lakh Rs 1-3 Lakh Rs 3-5 Lakh Above 5 Lakh

Information Regarding Financial Assistance

1) Name of the Bank from which you have taken loan?

a) SBI b) UBI

2) Purpose of Loan:

a) Agriculture b) MSME c) Other Priority Sector

3) Amount of Loan Taken:

Below Rs. 50000 Rs. 50000-1 lakh Rs 1 Lakh-3 Lakhs

Rs. 3 Lakhs-5 Lakhs Above Rs. 5 Lakhs

4) Amount of Loan Applied: _____

5) Amount of Loan Sanctioned: _____

6) Whether disbursed amount of loan sufficient to meet your need

Yes No

If No, Please mention the Sources of Additional Fund

- a) Friends/ Relatives
- b) Money Lender
- c) Other Financial Institution
- d) Selling of Own Assets

7) Interest charge by the Bank

Below 5% 5% to 10% 10% to 15%

Problems faced by borrowers in Getting Loan

1) Who has filled up your loan application form

- a) Yourself
- b) With the help of Others
- c) With the help of Bank employee

2) Do you think that filling of application form is difficult? Yes No

3) If yes, in which respect it is difficult?

- a) Difficult Language
- b) Due to Illiteracy of Yourself
- c) Seek Technical Information
- d) Lengthy Form
- e) Seek Irrelevant Information

4) Time taken for Sanction the loan after submission of loan application form

Less than 15 days 15-30 Days 1-2 Months
More than 2 Months

5) How many times you have to visited the bank to sanction the loan?

- a) 1-3 times
- b) 4-6 times
- c) 7-9 times
- d) 10 or More than 10 times

6) What was the reason for delay, if any, in the disbursement of loan?

- a) Paucity of Bank Staff
- b) Unnecessary Delay
- c) Callous attitude of Staff
- d) Excessive documentation

7) How many times the bank officials visited your place.

a) Pre Sanction visit

Never Once Twice Thrice or more

b) Post Sanction visit

Nil Occasionally Monthly

Quarterly Half Yearly Yearly

Question Related to Fund Diversion & Repayment of Loan

1) Have you utilised the loan amount for which it was sanctioned?

Fully utilised Partially utilised Not utilised

2) If partially utilised or not utilised, reason for fund diversion

- a) Inadequacy of loan amount
- b) Untimely credit or delay on disbursement
- c) Repayment of old debt
- d) Amount spent on social ceremonies
- e) Amount spent for better investment

3) What is the repayment schedule of loan?

Monthly Quarterly Half Yearly Yearly

4) Are you paying the instalment in time?

- a) Regularly
- b) In most of the Cases
- c) In few Cases
- d) No regularly Schedule

5) What is the reason for non payment of loan promptly?

- a) Low return from the activity
- b) Compelling family consumption
- c) Lack of recovery efforts from the bank
- d) Hoping for loan waive off
- e) Repayment of old debt