ANNEXURE II

QUESTIONNAIRE ADDRESSED TO BANK OFFICIALS

Sir,

Please tick (√) the answer (or answers) for each question in the appropriate place or write in the space provided for your opinion. A little information from your side would go a long way in improving the study of performance of Regional Rural Banks in Punjab. All information received would be kept confidential.

NAME __________________________________________

DESIGNATION _______________________________________

BANK ____________________________________________

DISTRICT __________________________________________

YEAR OF JOINING THE BANK __________________________

1. What do you think is the contribution of your bank in the Rural development of Punjab.

________________________________________________________________________

________________________________________________________________________

2. What is the performance of your bank in comparison to the other Regional Rural Bank in the country.

________________________________________________________________________

________________________________________________________________________

3. Do you find adequate infrastructural facilities in the district to implement development programmes:

   i) Transport facilities (Yes / No)
   ii) Power Supply (Yes / No)
   iii) Educational Institutions (Yes / No)
   iv) Medical facilities (Yes / No)
   v) Marketing facilities (Yes / No)
4. Are the activities of your bank compatible to the existing development potential in the district (Yes/No)

5. How do you find the Branch expansion and concentration of Banking facilities of your bank
   (Adequate / Inadequate)

6. On what criteria does the bank determine the suitability of a project so as to consider a loan application.

______________________________________________________________________________

7. How do you determine for financing under various credit plans of the bank.

______________________________________________________________________________

8. What type of scrutiny and appraisal is done after receipt of an application:
   i) Minimum Unit Size
   ii) Unit cost
   iii) Quality of assets
   iv) Fixation of repayment period
   v) Initial grace period
   vi) Any other (please specify)

9. How does the bank decide upon the amount that the bank will sanction:

______________________________________________________________________________

10. How does your bank decide upon the amount to be disbursed
11. How much time on an average, is taken for the
   i) Sanction of loan ____________ days
   ii) Disbursement of loan ____________ days.

12. In your opinion, what is the extent of wrong identification of beneficiaries for financial assistance.

13. How do you assure that all those who take loan use the same for the purpose they had applied for:

14. How do you supervise the loans?

15. What is the frequency and periodicity of supervision

16. In your opinion, is the existing loan monitoring system effective. (Yes / No)

17. What in your opinion, is the extent of leakages in amount? (Specify approx. percentage)

18. What are the reasons of such leakages.
   i) Inadequate credit
   ii) Wrong selection of project
iii) Extravagant expenditure on social ceremonies

iv) Litigation

v) Unforeseen circumstances

vi) Any other (please specify)

19. What measures do you take to check such leakages?

_____________________________________________________________________

_____________________________________________________________________

20. What is the rate of recovery of loans of your bank (Specify approx. percentage)

_____________________________________________________________________

21. In case of low recovery rate in the district, what are the reasons for the same (tick and rank the most important among the following):

i) Inadequate income due to insufficient credit

ii) Misapplication of credit

iii) Unrealistic repayment schedule

iv) Wilful default

v) Promises of loan write offs by political parties.

vi) Any others (Please specify)

22. What is your opinion regarding the existing recovery system of your bank.

_____________________________________________________________________

_____________________________________________________________________

23. How does the bank fix its various targets

_____________________________________________________________________

_____________________________________________________________________
24. What measures do you take to ensure the achievement of targets fixed.

________________________________________________________________________

________________________________________________________________________

25. How do you think the performance of your bank differ from that of other Regional Rural Banks in the State.

________________________________________________________________________

________________________________________________________________________

26. Do you find the staff of the bank adequate or inadequate?

________________________________________________________________________

27. If there is a staff shortage then how does that effect your banks performance?

________________________________________________________________________

28. Do you find your job with RRB
   i) Challenging (Yes / No)
   ii) Giving job satisfaction (Yes / No)
   iii) Providing potential for growth (Yes / No)

29. What difficulties do you usually encounter while working in a RRB.

________________________________________________________________________

________________________________________________________________________
30. What are the difficulties that your beneficiaries usually encounter?

31. Do you think that the disturbed conditions in the State have affected the performance of RRB? (Yes / No)
   If Yes, how?

32. Given below are a few statements pertaining to the affects of disturbed conditions in the State on your bank. Please indicate your preference against the choices provided (Only one choice for each statement).

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither Agree nor Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
</table>

   1. The Militant activities in the State have an adverse bearing on deposit mobilisation by the bank.

   2. Credit deployment has been adversely affected.

   3. There is a need to take affective measures to provide security to staff in light of deteriorating conditions in the state.

   4. Militant activities have not affected the recovery performance of the bank.
5. There is no proper security of the assets of the bank.

33. Do you have a grievance call to look into the complaints of the beneficiaries. (Yes / No)

34. How do you act upon the receipt of a complaint?

35. What suggestions would you make to improve upon the functioning of Regional Rural Banks in your State.

36. Any other information you may like to give.

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