APPENDIX

1. H1- “The Provisions of advances made by Regional Rural Banks to priority sector is inadequate.”

<table>
<thead>
<tr>
<th>No</th>
<th>Statements</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-</td>
<td>The loan and advances offered by the RRB’s more on governmental schemes only.</td>
<td>1</td>
<td>2</td>
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</tr>
<tr>
<td>2-</td>
<td>There has been gap between demand and supply of loans and advances towards priority sector.</td>
<td>1</td>
<td>2</td>
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</tr>
<tr>
<td>3-</td>
<td>The Non Performing Assets was increasing due to non repayment of loan from priority sector.</td>
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<td>2</td>
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<tr>
<td>4-</td>
<td>Regional Rural Banks are not providing required financial assistance of priority sector.</td>
<td>1</td>
<td>2</td>
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<td>5</td>
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<tr>
<td>5-</td>
<td>The loans and advances to priority sector has been not properly utilizing for productive purpose.</td>
<td>1</td>
<td>2</td>
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<td>4</td>
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</tr>
<tr>
<td>6-</td>
<td>The agricultural lending policies of both central and state government were not properly tuned to meet the requirements financial assistance towards priority sector.</td>
<td>1</td>
<td>2</td>
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<td>5</td>
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<tr>
<td>7-</td>
<td>The rate of NPAs and the problem of recovery in agricultural loan has been affecting on the liquidity management of Regional Rural Banks.</td>
<td>1</td>
<td>2</td>
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</tr>
<tr>
<td>8-</td>
<td>The agricultural lending policy has been influenced by subsidies rate of interest even though the objective of loan is productive purpose.</td>
<td>1</td>
<td>2</td>
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<tr>
<td>9-</td>
<td>The advances made by the RRBs towards priority sector is productive purpose, though the repayment has been depends on gambling of monsoon.</td>
<td>1</td>
<td>2</td>
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<td>5</td>
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<tr>
<td>10-</td>
<td>The lending policy of the RRBs providing only short term and medium term loans for priority sector.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
2. **H2-“Mergers and Acquisitions enhance the competitive strength of Regional Rural Banks in the Indian Banking System.”**

<table>
<thead>
<tr>
<th>No</th>
<th>Statements</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-</td>
<td>Mergers and acquisition in RRBs large scale have more scope for offering both fund and non-fund based services.</td>
<td>1</td>
<td>2</td>
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<td>4</td>
<td>5</td>
</tr>
<tr>
<td>2-</td>
<td>To satisfy the expectation of customer’s mergers and acquisition is viable strategies in RRB’s.</td>
<td>1</td>
<td>2</td>
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<td>5</td>
</tr>
<tr>
<td>3-</td>
<td>The objective of mergers and acquisition strategy in reducing the operational cost corporate sector will also applicable in case of RRBs.</td>
<td>1</td>
<td>2</td>
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<td>5</td>
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<tr>
<td>4-</td>
<td>The mergers and acquisition in RRB’s will positively influence on quality of banking services.</td>
<td>1</td>
<td>2</td>
<td>3</td>
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<td>5</td>
</tr>
<tr>
<td>5-</td>
<td>Mergers and acquisition strategies in RRBs will have positive affect in human resource cost control.</td>
<td>1</td>
<td>2</td>
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<td>4</td>
<td>5</td>
</tr>
<tr>
<td>6-</td>
<td>The large scale mergers and acquisition in RRB’s will have big platform for marketing of retail banking and comfit with other commercial banks.</td>
<td>1</td>
<td>2</td>
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<td>4</td>
<td>5</td>
</tr>
<tr>
<td>7-</td>
<td>The mergers and acquisition of RRB’s will be a platform for core banking solution in large scale among both sponsored and RRBs.</td>
<td>1</td>
<td>2</td>
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<td>4</td>
<td>5</td>
</tr>
<tr>
<td>8-</td>
<td>Mergers and acquisition in RRB’s will helping increase in operational efficiency by reducing operational, human resource and establish cost.</td>
<td>1</td>
<td>2</td>
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</tr>
</tbody>
</table>
3. H3—“Focus on social banking adversely impacts profitability of Regional Rural Banks.”

<table>
<thead>
<tr>
<th>No</th>
<th>Statements</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-</td>
<td>The social banking negatively influence on profit making of the Regional Rural Banks.</td>
<td>1</td>
<td>2</td>
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<td>5</td>
</tr>
<tr>
<td>2-</td>
<td>Social banking is key indicator in measuring the performance of Regional Rural Bank.</td>
<td>1</td>
<td>2</td>
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<td>5</td>
</tr>
<tr>
<td>3-</td>
<td>Social banking operation has been negative impact on efficiency and effectiveness of Regional Rural banks.</td>
<td>1</td>
<td>2</td>
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<td>5</td>
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<tr>
<td>4-</td>
<td>Providing Social banking services are emphasis on human rights and solidarity of Regional Rural Banks.</td>
<td>1</td>
<td>2</td>
<td>3</td>
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<td>5</td>
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<tr>
<td>5-</td>
<td>In the changing global banking environments RRBs are also retuning its operation strategy from social banking to competitive banking strategy.</td>
<td>1</td>
<td>2</td>
<td>3</td>
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<td>5</td>
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<tr>
<td>6-</td>
<td>Social banking is one the primary objectives all Regional Rural Banks even in the global banking system.</td>
<td>1</td>
<td>2</td>
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<td>5</td>
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<tr>
<td>7-</td>
<td>The sustenance and growth is survival strategy in the global competitive market, it is also applicable to RRBs in the global banking scenario.</td>
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<td>5</td>
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<tr>
<td>8-</td>
<td>Social banking is focus on satisfying existing needs of the real economy and society but it is not satisfy RRBs by ensuring the marginal return of the banks.</td>
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<td>5</td>
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<tr>
<td>9-</td>
<td>In the modern days RRBs are tuning their business operational strategy to commercial orientated than societal orientated.</td>
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<tr>
<td>10-</td>
<td>The present global financial crisis has worming for all banking sector in India including RRBs to more concentration on liquidity management.</td>
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</tbody>
</table>
4. **H4—“Diversification of Services positively influences the performance of Regional Rural Banks.”**

<table>
<thead>
<tr>
<th>No</th>
<th>Statements</th>
<th>Strongly agree</th>
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<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-</td>
<td>Restructuring strategies like mergers and acquisition is viable strategy in the Indian banking system.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>2-</td>
<td>The quality of the banking services will increase after mergers and acquisition in RRB’s.</td>
<td>1</td>
<td>2</td>
<td>3</td>
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<td>5</td>
</tr>
<tr>
<td>3-</td>
<td>The statement made by honourable Minister of Finance P. Chidambharam “we need 2 or 3 big banks instead of two small banks in order of today”</td>
<td>1</td>
<td>2</td>
<td>3</td>
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<tr>
<td>4-</td>
<td>Mergers and acquisition in RRB’s will create a Large platform to provide single window services to its customers.</td>
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<td>2</td>
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<td>5</td>
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<tr>
<td>5-</td>
<td>The rational banking customer expects high quality of services at affordable cost from Indian banks including RRB’s.</td>
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<tr>
<td>6-</td>
<td>Non fund based services will be more focused from the banking point of view rather than traditional services.</td>
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<td>5</td>
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<tr>
<td>7-</td>
<td>A rational consumer expects tailor made financial services from the banks including RRB’s. in competitive market.</td>
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<td>5</td>
</tr>
<tr>
<td>8-</td>
<td>The RRB’s have to diversify its traditional services to modern banking services for their services in the competitive environment.</td>
<td>1</td>
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<td>5</td>
</tr>
<tr>
<td>9-</td>
<td>Creative marketing strategy in marketing of RRB’s services. Will reduce the gap between the customer expectation and banking services performances.</td>
<td>1</td>
<td>2</td>
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<td>5</td>
</tr>
<tr>
<td>10-</td>
<td>Technology in banking services will reduce the cost and including the efficiency in banking operation. This can be achieved through mergers and acquisition in RRB’s like other commercial banks in India.</td>
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<td>2</td>
<td>3</td>
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</tbody>
</table>
5. H5 “There exists positive relationship between Mergers and Acquisitions and efficiency of Regional Rural Banks.”

<table>
<thead>
<tr>
<th>No</th>
<th>Statements</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The mergers and acquisition is strategy to achieve the scale of economy and increase the efficiency of RRB’s</td>
<td>1</td>
<td>2</td>
<td>3</td>
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<td>5</td>
</tr>
<tr>
<td>2</td>
<td>public, private sector and regional rural banks are facing in keen completion in the Indian banking scenario to their survival.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>3</td>
<td>Mergers and acquisition in humanistic approach in regional rural banks, to avoid both inter and intra bank completion</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>4</td>
<td>The mergers and acquisition will promote efficiency of banking operation by diversifying its banking services through utilizing the surplus human resource in RRB’s.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>5</td>
<td>Restructuring strategy in RRB’s is creating a big platform to boost by utilizing the benefits of mergers and acquisition.</td>
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<td>2</td>
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<td>5</td>
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<tr>
<td>6</td>
<td>The mergers a acquisition in RRB’s increase the financial soundness through proper utilization of tax provision maximization of wealth and increasing the value of shares.</td>
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<td>5</td>
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<tr>
<td>7</td>
<td>The mergers and acquisition strategy is not only the sustenance of is existence but also in still the confidence of both customers and general public’s.</td>
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<td>2</td>
<td>3</td>
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<td>5</td>
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<tr>
<td>8</td>
<td>The mergers and acquisition in large size have significant impact on financial leverage, human resource and subsequent financial decision in RRB’s( Risk bearing, action cash flow implication</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>9</td>
<td>Mergers and acquisition is only starter in Indian banking sector to form a few strong big banks at global level to face the global completion and find the one of the place and among hundred leading banks in the world</td>
<td>1</td>
<td>2</td>
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<tr>
<td>10</td>
<td>Restructuring of RRB’s have more scope for effective, CRM that interns leads to brand marketing of banking services in the global scenario.</td>
<td>1</td>
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