APPENDIX
APPENDIX – I

A STUDY ON THE VIEWS OF EXECUTIVES ON SOCIAL RESPONSIBILITY OF BANKS

Research Director:
Prof. G.N. Brahmanandam,  
M.Com., Ph.D.  
Dept. of Commerce & Business Administration  
Nagarjuna University  
NAGARJUNA NAGAR – 522 510, A.P.

Research Investigator:
M.S. Narayana  
M.Com., M.Phil.  
Lecturer  
P.S. Centre for PG Studies  
T.J.P.S. College  
GUNTUR – 522 006, A.P.

The purpose of the present study is to elicit the views of the bank employees on the concept and implementation of social responsibilities of banks in general and with reference to their bank. The study is part of the Ph.D. Programme of the Research Investigator. The opinions expressed by the respondents shall be used for academic purpose and kept strictly confidential. Kindly extend your co-operation to make the study complete and meaningful.

SECTION – A

1. Name of the Employee
2. Age (years)
3. Sex
4. Annual Income (approx.)
5. Designation
6. Experience (years)
7. Education
SECTION – B

1. Which of the following do you consider as responsibilities of banks? (Tick the appropriate item(s))
   a) to carry out its business more efficiently and profitably
   b) to provide service to employees and customers
   c) to help solve community problems (like reduction of unemployment, development of backward areas, assisting minorities and weaker sections etc.)
   d) to enrich quality of life of the society (encouraging sports, arts, education, health, housing etc.)

2. Do you think that banks should undertake social responsibility?
   Yes [ ] No [ ]

3. What in your view does consist of social responsibilities of commercial banks?
   a) priority sector lending
   b) community welfare by donations (cash or kind)
   c) community welfare by participation and involvement
   d) village development under service area and other schemes
   e) any others, please specify

4. To what extent do you agree with the following views on social responsibility (the numbers 5 to 1 indicate the degree of agreement as mentioned below: 5 - strongly agree 4 - agree 3 - uncertain 2 - disagree 1 - strongly disagree) please circle the number which indicates your view.

Discharging social responsibility:

Arguments for:

a) is necessary in the context of increasing competition from private sector banks
   5 4 3 2 1

b) is imperative for the banks as the Govt. is committed to the policy of social justice
   5 4 3 2 1

c) creates a favourable public image in the long run
   5 4 3 2 1

d) helps in maintaining banking industry as a viable industry in the society
   5 4 3 2 1
e) is very much essential as the expectations of the society from the banking industry are increasing 5 4 3 2 1

f) is important in view of the globalisation of the Indian economy 5 4 3 2 1

g) gives more power to banks in the society to gain leadership 5 4 3 2 1

h) is a must for the banking industry as it is already equipped with necessary resources to participate in the social programmes 5 4 3 2 1

i) is a moral responsibility of the banking industry 5 4 3 2 1

**Arguments against:**

j) hampers efficiency and reduces the profits of the banks 5 4 3 2 1

k) cannot be obligatory on the part of medium and small size banks 5 4 3 2 1

l) dilutes the primary economic objectives and affects economic performance 5 4 3 2 1

m) cannot be undertaken as the bank executive lack the perception and skill to solve the social problems 5 4 3 2 1

n) is not the job of the banks as they are accountable to Government and not general public 5 4 3 2 1

o) is an undesirable exercise as many of the public sector banks are incurring losses 5 4 3 2 1

p) is undesirable for, it diverts attention from more important customer service and employee welfare 5 4 3 2 1

q) is a voluntary employee activity rather than the job of an organisation 5 4 3 2 1
5. According to you what are the problems encountered by your bank in the implementation of social responsibility of banks?

a) the problem of changing prices
   (for Ex: costs of tricycle of Ph. handicapped etc.)
   Yes [ ] No [ ]

b) the problem of developing the required technology
   Yes [ ] No [ ]

c) the problem of justifying lower economic performance to public
   Yes [ ] No [ ]

d) difficulty in adjusting to RBI guidelines
   Yes [ ] No [ ]

e) problem of assigning social activities to employees
   Yes [ ] No [ ]

f) problem of defining criteria for social performance evaluation of employees
   Yes [ ] No [ ]

g) problem of collecting and analysing information to discharge social responsibility
   Yes [ ] No [ ]

h) difficulty of changing the attitudes of employees towards implementing social responsibility activities
   Yes [ ] No [ ]

i) difficulty of changing the attitudes of beneficiaries
   Yes [ ] No [ ]

6. Would you offer any suggestions for the effective implementation of social responsibility of banks?
SECTION – C

Organisation and Management of social responsibility in your bank:

For the following questions, please place a tick [ ] mark against the answer which you feel more relevant and appropriate from your point of view.

1. Attention to the issue of social responsibility is our bank
   a) is centered at the Board of Directors
   b) is centered at the Senior operating management level
   c) is centered in one particular department
   d) is prevalent throughout all the levels in the bank

2. The subject of social responsibility has been discussed in management and or employee meetings during the last year.
   Yes [ ] No [ ]

3. If your bank has recognised social responsibility is it included in the objectives of the bank.
   Yes [ ] No [ ]

4. Has it been communicated to employees inside the bank?
   Yes [ ] No [ ]

5. Has it been communicated to outside groups?
   Yes [ ] No [ ]

6. A formal plan relating to the banks social responsibility
   a) has been prepared
   b) is being prepared
   c) is being considered

7. Which of the following views are true in respect of your bank
   a) acceptance of social responsibility requires a change in the responsibilities from former structure
      Yes [ ] No [ ]
   b) requires a new or different criteria for performance evaluation of managers
      Yes [ ] No [ ]
   c) requires new or different information to be gathered which the bank would not usually require
      Yes [ ] No [ ]
d) the problem of changes in prices makes the implementation of social responsibility activities more costly
   Yes [ ] No [ ]

e) a change in the technology is necessary to implement the activities of social responsibility
   Yes [ ] No [ ]

f) acceptance and implementation of social responsibility will adversely affect the economic performance of the bank.
   Yes [ ] No [ ]

g) a change in the attitudes of employees is necessary to implement such activities
   Yes [ ] No [ ]

h) a change in the attitudes of beneficiaries is necessary
   Yes [ ] No [ ]

SECTION - D

8. How do you rate the performance of your bank in respect of the following activities of social performance. The numbers indicate the rating of the performance as indicated below: Circle the number which is appropriate to your viewpoint: 5 – Excellent 4 – Good 3 – Average 2 – Poor 1 – Very Poor.

   1. In recognising the need for social responsibility 5 4 3 2 1
   2. In communicating the need among employees 5 4 3 2 1
   3. In communicating its responsibility to outside parties 5 4 3 2 1
   4. In preparing policies for social responsibility 5 4 3 2 1
   5. In implementing social responsibility 5 4 3 2 1

9. How do you rate the social performance of your bank in the following areas?

   1. priority sector lending 5 4 3 2 1
   2. village development 5 4 3 2 1
   3. community welfare by donations 5 4 3 2 1
   4. community welfare by participation and involvement 5 4 3 2 1
   5. other areas 5 4 3 2 1