APPENDICES

ANNEXURE - I

QUESTIONNAIRE FOR BANK

1. Name of the bank :
2. Address of the bank :
3. Date of Registration :
4. Area of operation :
5. Internal organisational structure :
6. Detailed of the branches :
7. Membership :
8. Number of employees :
9. Operational data :
   a) Share Capital :
   b) Deposits :
   c) Borrowings :
   d) Reserves :
   e) Investment :
   f) Advances :
   g) Overdue position :
   h) Net profit / loss :
   i) Audit classification :
10. Organisational set up of the personnel functions:
11. Supply services rules of your bank :
ANNEXURE - II

QUESTIONNAIRE FOR EMPLOYEES

PERSONNEL MANAGEMENT IN CO-OPERATIVE BANKS

(A STUDY WITH REFERENCE TO URBAN CO-OPERATIVE BANKS IN NANDED DISTRICT)

Please feel free to tell us what you really felt about personnel policies of your bank. Your identity is not revealed. All answer will be kept confidential.

All you have to do is to put tick (Right) mark for the relevant answers.

1. Personal Information
   1.1 Name:
   1.2 Address:
   1.3 Age: ______years
   1.4 Sex: (a) Male (b) Female
   1.5 Educational qualification.
      a) Below graduation (Up to SSC/SSC/HSC/1st Year/2nd Year)
      b) Graduate (B.A./B.Sc./B.Com./B.E.)
      c) Post-Graduate (M.A./M.Sc./M.Com/M.E./M.B.A.)
   1.6 Cooperative Training;
      (a) G.D.C. & A. (b) H.D.C. (c) D.Cop. (d) Any other
   1.7 Marital Status:
      (a) Married (b) Unmarried
   1.8 Religion:
      (b) Hindu (b) Muslim (c) Christian (d) Other
   1.9 Native place:
      (a) Rural (b) Urban
   1.10 Parent's Occupation:
      (a) Govt. service (b) Private Service (c) Business (d) Agriculturist (e) Others
   1.11 No. of Dependants: ____________
   1.12 Type of accommodation
      (a) Own house (b) Rented house (c) Bank quarters (d) Any other
   1.13 Monthly salary:
      (a) Basic: Rs. (b) H.R.A. Rs. (c) Others allowances Rs. (d) Total: Rs.
1.14 Other sources of your family income per month: (Rs.)
   a) Earning of wife       b) Earning of parents
   c) Earning of children   d) Income from Agriculture
   e) Income from Business  f) Any other sources (specify)

Your family's total monthly income from all sources:
   (a) Upto Rs.5,000         (b) Rs.5,000 to 10,000
   (c) Rs.10,000 to 15,000   (d) Rs.15,000 to 20,000
   (e) Above Rs.20,000.

II. Job Particulars

2.1 Do you have any previous work experience before joining this Bank?
   (A) Yes     (B) No
   if yes give details

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Name of the Organisation and place</th>
<th>Position held</th>
<th>Length of Service (in years)</th>
<th>Field</th>
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</table>

2.2 Year of joining the Urban Co-operative bank.

2.3 Period of Service in this Urban Co-operative Bank.
   a) Upto 5 years      (b) 5 to 10 year   (c) 10 to 15 years
   d) 15 to 20 years   (e) 20 years and above

2.4 What is your present position in the bank?
   a) Designation: ___________________
   b) Cadres:
      (i) Officer       (ii) Clerical       (iii) Sub-Staff.

2.5 Period of service in this position:
   (a) upto 5 years  (b) 5 to 10 year
   (c) 10 to 15 years (d) above 15 years

II. Recruitment and Selection

2.3.1 How did you apply for the post in this Bank?
   A) Advertisement       b) Employment Exchange
   c) Causal Application   d) Any other

2.3.2 How were you selected?
   A) Written Examination  b) Tests/Practical Tests.
   c) Personal Interview   d) Any other
2.3.3 What do you think is he main factor responsible for your selection?
A) Qualification b) Work experience
c) You are ready to work for law pay d) Any other
e) Any other.

2.3.4 Do you support the reservation policy adopted by your bank for Scheduled Castes, Scheduled Tribes, and other Backward Classes?
a) Yes d) No

2.3.5 Are you satisfied with the recruitment and selection procedures adopted in your bank?
a) Yes d) No
if 'No' Specify the reason:___________________________

2.3.6 What are your suggestions for improving it?
________________________________________________________

2.3.7 Other Bank Officers/Govt. Officers are deputed in your bank?
a) Yes d) No

2.3.8 What is your opinion on such deputation?
________________________________________________________

2.3.9 Are you satisfied being placed in the section you are working?
a) Yes d) No

2.3.10 Did your bank has conducted any induction program for you?
a) Yes d) No

IV. Training

2.4.1 After joining this bank, have you undergone any training?
If Yes (Specify what type of training):______________________________

2.4.2 In which Training Institute you have got the training.

a) Dhananjayrao Gadil Institute of Co-operative Management
b) National Federation of Urban Co-operative Banks & Credit Societies Ltd.
c) Dr. Vithalrao Patil Co-operative Banks society, Pune.
d) Devgiri Nagri Sahakari Bank Employees Training Center, aurangabad.
e) National Institute for Co-operative Development & Rural Management.
f) Any other.------------------------------------------
2.4.3 Do you improved yourself for the job after the training provided in the following areas.
   a) Bank Policies Procedures  b) Human Relations
   c) Problems Solving   d) Managerial and Supervisory Skills

2.4.4 Have you been able to improve yourself after training?
   a) Yes  c) No  Can't say

2.4.5 Give your opinion on Training given to you.

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Particulars</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Is your previous education relevant to your job training?</td>
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<tr>
<td>2.</td>
<td>Is the training useful for your work</td>
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<tr>
<td>3.</td>
<td>Is the training Sponsored by the Bank</td>
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</tbody>
</table>

V. Performance Appraisal

2.5.1 How is your performance assessed by your bank?
   a) Confidant Reports  b) Employee Ranking
   c) Graphic Rating Scales (i.e. about Qualities of work, knowledge, etc.)
   d) Any other Specify

2.5.2 On what basis your Bank evaluate Performance of employee (About your job)
   a) Amount of Deposits mobilized  b) Recovery of advances
   c) Audit efficiency   d) Control of Stick account
   e) Redressal of Customer Complaints  f) Decision-making skills
   g) Correspondence Skills   h) Any other

2.5.3 Are you satisfied with the appraisal system?
   a) Yes  b) No

2.5.4 What are your suggestions for improving the system of assessing the employee's performance?

VI. Promotion

2.6.1 Do you know he service rules of your Bank?
   a) Yes  b) No

2.6.2 Whether the promotion policy is being clearly mentioned in it?
   a) Yes  b) No

2.6.3 Have you got promotion during your service period in this Bank?
   a) Yes  b) No
If yes: Please give details of promotion which you got in this bank.

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Designation</th>
<th>From (period)</th>
<th>To</th>
<th>Year of promotion</th>
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2.6.4 What are the Norms of Promotion used in your Bank?
   a) Seniority b) Merit c) Merit-cum-seniority
d) Qualification f) Any other

2.6.5 Are you satisfied with the promotion policy of your bank?
a) Highly Satisfied b) Satisfied c) Dissatisfied
d) Highly dissatisfied e) Can't Say

2.6.6 If your Bank promotion policy is unsatisfactory, what are the reasons.
a) Political Pressure b) Union-Leadership Intervention
c) Favoritism d) Corruption
e) Caste Feeling f) Any other

VII. Transfer
2.7.1 Is there any specific transfer policy in your bank?
a) Yes b) No c) No idea

2.7.2 On what basis transfer from one place to another place or department is made?
a) To meet Bank need.
b) To satisfy employee's need.
c) To utilize employee's skills, knowledge etc.
d) To improve employees background by placing him in different jobs of various department etc.
e) To Correct inter-personal conflicts.
f) To punish the employees who violate the disciplinary rules.
g) To minimize fraud, Bribe etc. which result due to permanent stay and contact of an employee with customers.
h) Any other

2.7.3 What type of transfer policy adopted by your bank?
a) Employee-initialed transfer
b) Bank-initiated transfer
c) Public/Account holders-initiated transfer.
2.7.4 Are you satisfied with transfer policy of your bank?
   a) Highly satisfied  b) Satisfied  c) Dissatisfied
   d) Highly Dissatisfied  e) Can’t say
2.7.5 Did you have transfer during the period of service in the bank?
   a) Yes  b) No
   If yes: Please give details of transfer you had during the period of your service in the bank.

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Name of the Branch/Address served.</th>
<th>No. Years/months Served</th>
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2.7.6 What are your suggestion regarding transfer policy of your bank?

VIII. Salary Structure
2.8.1 Are you satisfied with salary structure of your bank?
   a) Highly satisfied  b) Satisfied  c) Dissatisfied
   d) Highly dissatisfied  e) Can’t say
2.8.2 Do you have any suggestions regarding the salary structure of your bank.

2.8.3 Have you received bonus from your bank
   a) Yes  b) No

IX. Welfare Facilities and Social Security Measures
2.9.1 Are you satisfied with the following welfare facilities provided by bank?

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Welfare Facilities</th>
<th>Highly Satisfied</th>
<th>Satisfied</th>
<th>Dissatisfied</th>
<th>Can’t say</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>Sports/recreational facility</td>
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<td>2.</td>
<td>Educational facilities</td>
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<td>3.</td>
<td>Medical facilities</td>
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<td>4.</td>
<td>Canteen</td>
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<td>5.</td>
<td>Libraries</td>
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<td>6.</td>
<td>Cycle sheds</td>
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<td>7.</td>
<td>Drinking water</td>
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<td>8.</td>
<td>Rest room</td>
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<td>9.</td>
<td>Lunch room</td>
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<td>10.</td>
<td>Free coffee/tea</td>
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<td>11.</td>
<td>Loan facilities</td>
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<td></td>
<td>a) Housing</td>
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<td></td>
<td>b) P.F.</td>
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<td></td>
<td>c) Consumption loan</td>
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<td>d) Festival advance</td>
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<td>12.</td>
<td>Employees coop societies</td>
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<td>13.</td>
<td>Leave concession for appearing examinations</td>
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<td>14.</td>
<td>Permissions</td>
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<td>15.</td>
<td>Various leave facilities</td>
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<td></td>
<td>a) Earned leave</td>
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<td>b) Medical leave</td>
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<td>c) Casual leave</td>
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<td>d) Leave on loss of pay</td>
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<td>e) Maternity leave</td>
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<td>16.</td>
<td>Retirement benefits</td>
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<tr>
<td></td>
<td>a) Gratuity</td>
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<td></td>
<td>b) P.F.</td>
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<td></td>
<td>c) Encasement of earned</td>
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<td>17.</td>
<td>Retirement age</td>
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<td>18.</td>
<td>TA/DA</td>
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<td>19.</td>
<td>Sanitation facilities</td>
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<td>20.</td>
<td>Lighting and Ventilation</td>
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<tr>
<td>21.</td>
<td>Safety measures</td>
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<tr>
<td>22.</td>
<td>Furniture</td>
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<td>23.</td>
<td>Maintenance of office building</td>
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</table>

2.9.2 What are the facilities do you expect from your bank?

2.9.3 If you have any suggestions for improving the welfare facilities provided by your bank please specify.
X. Grievance Redressal

2.10.1 Have you ever expressed your problems relating to your job to your authority?
   a) Yes    b) No

2.10.2 If yes: which grievance on the following problems to authority?

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Particulars</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Non-payment of various claims of employees</td>
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<tr>
<td>2.</td>
<td>Improper allotment of work or as assignment of duties</td>
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<td>3.</td>
<td>Bad working conditions</td>
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<td>4.</td>
<td>Transfer and posting of various categories of staff</td>
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<tr>
<td>5.</td>
<td>Defective promotion policy</td>
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<td>6.</td>
<td>Refusal of leave of favoritism in sanctioning leave</td>
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<td>7.</td>
<td>Differences of disputes with the bank's customer</td>
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<tr>
<td>8.</td>
<td>Conflict with superiors/ subordinates/ colleges</td>
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<td>9.</td>
<td>Any other</td>
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</table>

2.10.3 Are you satisfied with the action taken by your authority relating to your grievance
   a) Satisfied    b) Not-satisfied

2.10.4 If you have any suggestions regarding the procedure of handing the employees problems, specify.

Employer – Employee Relationship

2.11.1 How do you feel about the present relationship between management and employees of your bank?
   a) Highly satisfied    b) Satisfied
   c) Dissatisfied    d) Highly dissatisfied    e) Can't Say

2.11.2 What are your suggestions for improving the relationship between management and employees of your bank?

2.11.3 Are you the member of any employee's Union?
   a) Yes    b) No
   if Yes what is its Name ....
   And with whom it has affiliation....
ANNEXURE-III
QUESTIONNAIRE FOR CUSTOMER

1) Name: __________________________ M: F: __________________________

2) Age: a) Below 18    b) 18-30
       c) 31-40    d) above 40

3) Education: a) Illiterate    b) Below Graduation
              c) Graduate    d) Post Graduate

4) Occupation:
   1) Private employee  2) Govt. Employee
   3) Business        4) Agriculture
   5) Housewife      6) Pensioner
   7) Student        8) Other

5) Monthly income:
   1) Below Rs. 5000.  2) 5001 to 10000
   3) 10001 to 20000  4) 20001 to 25000
   5) Above 25001.

6) Customer Relationship with the bank.
   1) Account holder. Savings/current
   2) Depositor. F.D/Pigmy/Other.
   3) Borrower. CC/O.D/Term loan/ House loan/consumer loan.

7) Reasons for becoming a customer
   1) Near to the office/shop/Residence
   2) Encashment of cheques  3) Salary or Pension
   4) Better interest rates  5) Availing loans
   6) Fixed Deposits        7) Other

8) What is your opinion about the services rendered by the bank?
   1) Satisfied  2) Dissatisfied  3) Can’t say

9) Have you ever expressed the complaint about the Bank services or
   behaviour of the staff to the bank authority?
   1) Yes           2) No.
10) If Yes, What is the nature of complain?
   1) Misbehaviour  2) Error  
   3) Delay in work  4) Other

11) How the complaint was dealt with?
   1) Properly attended to and solved  
   2) Sympathetically Considered but solved  
   3) Not attended

12) How much time it takes to Deposits and withdrawal and obtains Receipt.
   1) Less than 10 Minutes  2) 10 to 20  
   3) 21 to 30  4) Over 31

13) How many times do you visit to the Branch in a month?
   1) Almost never  2) 1 to 3  3) 4 to 6  
   4) 7 to 10  5) above. 10

14) Do you find any improvement of bank services after Computerization and Mechanization of the bank?
   1) Improved  2) Not Improved

15) How the Employees Attitudes and behaviour towards the customer.
   1) Highly satisfactory  2) Satisfactory  
   3) Dissatisfaction  4) Highly Dissatisfaction  
   5) Can't say

16) Do you have any suggestions to offer in order to make the bank more customers friendly?