APPENDIX — 1.1

An Evaluation of Performance Budgeting System (PBS) by Private Sector Banks (PSBs) in Tamilnadu.

(Research Project leading to M.Phil. Degree in Commerce (FT) 1991-92 of University of Madras)

QUESTIONNAIRE — TOP MANAGEMENT

1. i) Name of the Bank : 
   ii) Head Quarter's Address : 
   iii) When from Performance Budgeting has been introduced in your bank? : 19

   iv) Number of :

   a) Regional / Zonal Offices

   b) Divisional/Area Offices

   v) Number of Branches as on 31-3-1992. :

   a) Metropolitan

   b) Urban

   c) Semi-Urban

   d) Rural

   vi) Total Deposits as on 31-3-1992

   a) Demand Deposits :

   b) Time Deposits :

   Total :
Deposits with

a) Metropolitan Branches
b) Urban Branches
c) Semi-Urban Branches
d) Rural Branches

Total

(Rs. in Crore)

vii) Total advances as on 31-3-1992

a) Food
b) Priority Sector
c) Commercial Sector

Total

(Rs. in Crore)

viii) Recoveries as on 31-3-'92

a) Food
b) Priority Sector
c) Commercial Sector

Total

(Rs. in Crore) % to the Total

2. What is the most important use of Performance Budgeting System (PBS) in your bank? (Assign rank in the ascending order)

a) It enables the bank to plan the business and work out its financial and manpower implications.
b) It promotes the involvement of branches, divisions in enhancing the productivity.

c) It helps evaluation of inter-region, inter-division and inter-branch performance.

d) It helps the bank to analyse its performance and decide on correctives.

e) It improves communication between H.O. and Regional Office, and H.O. and Branch Office.

3.i) While drafting the bank budget, are the policy guidelines issued to branches/divisions/regions? (Tick in the appropriate box) : a) Yes b) No

ii) If yes, indicate the importance of the following in framing the guidelines. (Assign rank in the ascending order):

   a) Past performance of the bank.
   b) RBI guidelines and directions.
   c) Corporate long-term objectives and plans.
   d) Economic policy of the Govt.
   e) Political policy of the Govt.
   f) Social and Technological changes.
4. The targets/reviews of performance in deposits, advances, resource requirements and recoveries are worked out (Tick in the appropriate box): Monthly [ ] Quarterly [ ] Half-Yearly [ ]

5. For formulating the bank budget, are the following resource requirements considered? (Tick in the appropriate box): (A) (B)
   a) Manpower [ ] [ ]
   b) Infrastructural facilities for business development [ ] [ ]
   c) Feedback information. [ ] [ ]
   d) Involvement of officers in business development. [ ] [ ]

6. When resource requirements are worked out, how soon they are provided? (Tick in the appropriate box): (A) (B) (C)
   a) Manpower. [ ] [ ] [ ]
   b) Infrastructural facilities. [ ] [ ] [ ]
   c) Feedback information. [ ] [ ] [ ]
   d) Involvement of Officers in business development. [ ] [ ] [ ]
7. While finalising the Regional/Divisional Budget, how are the decisions regarding deposits, advances, resource requirements and recoveries made? (Tick the experience)

- Deposits (DEPO)
- Advances (ADV)
- Resource Requirements (RESOU)
- Recoveries (RECOVE)

You must decide which boxes to tick based on your experience.

Options:
(A) (B) (C) (D)

a) Targets/assessments/reviews are made jointly by the H.O. and Regional/Divisional Manager through participation and discussion.

b) Targets/assessments/reviews are first made by the H.O. and then discussed with Regional/Divisional Manager for finalisation.

c) Targets/assessments/reviews are made by H.O. authorities with no room for comments.

8. When are the variances between actual performance and budgeted performance noticed? (Tick in the appropriate box)

- Monthly
- Quarterly
- Half-Yearly
- Yearly

Options:
(a) (b) (c) (d)

9. Are the variances analysed controllable or uncontrollable ones? (Tick in the appropriate box)

- Yes
- No

Options:
(a) (b)
ii) If yes state the extent of its analysis. (Tick in the appropriate box)

: a) Regularly 
   b) Sometimes 
   c) Never 

10. What actions are taken on variances? Tick in the appropriate box)

: 

a) Not applicable, No review takes place. 

b) No action is usually taken or recommended. 

c) Deposits mobilisation strategies are changed. 

d) Credit policies are revised. 

e) Resources are redeployed. 

f) Strategies adopted for improving recoveries. 

g) Any other (______________) 

11. For monitoring performance, indicate the kind of comparison made. (Tick in the appropriate box)

: a) Inter-branch 
   b) Inter-Division 
   c) Inter-Zonal
12. What is the time lag between the budgeted period and the reviews of the various performance reports?

<table>
<thead>
<tr>
<th>Performance Reports</th>
<th>Time taken</th>
</tr>
</thead>
<tbody>
<tr>
<td>a)</td>
<td></td>
</tr>
<tr>
<td>b)</td>
<td></td>
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<tr>
<td>c)</td>
<td></td>
</tr>
<tr>
<td>d)</td>
<td></td>
</tr>
</tbody>
</table>

13. How are these reports prepared?
   (Tick in the appropriate box)  : a) Manually  
   b) Punched Cards  
   c) Electronic Data Processing Equipment  
   d) Any other (Specify)  

14. i) Is there any reward and punishment system for the executives and non-performing executives?
   (Tick in the appropriate box): a) Yes  
   b) No  

   ii) If yes, give a detailed account  

15. What is the total time devoted by the Chairman and Managing Director on the following activities?
   a) On setting up the budget
   b) On evaluation of performance

16. Indicate the four important non-financial indicators of Performance such as customers' complaints and number of borrowal accounts.
   a)
   b)
   c)
   d)

17. If the Performance Budgeting System in your bank were to be discontinued, will it affect the performance of the bank?

18. Give suggestions to improve the Performance Budgeting System.
   a)
   b)
   c)
   d)
   e)

Station:
Date:

SIGNATURE.
APPENDIX - 1.2

An Evaluation of Performance Budgeting System (PBS) by Private Sector Banks (PSBs) in Tamil Nadu.

[Research Project leading to M.Phil. Degree in Commerce (FT) - 1991 - 92 of University of Madras]

QUESTIONNAIRE - BRANCH MANAGER

1. i) Name of the Branch ..
   ii) Location of the Branch : a) Metropolitan
                                 b) Urban
                                 c) Semi-Urban
                                 d) Rural
   iii) Present Strength of Employees : a) Officers
                                       b) Clerical
                                       c) Others

2. Which is the most important use of Performance Budgeting System (PBS)? (Rank in the ascending order):

   a) It promotes the involvement of the branch staff in increasing its productivity.

   b) It enables the branch to plan the business and work out its financial and manpower implications

   c) It helps the branch to analyse its performance and decide on correctives

   d) It improves communication between the H.O./Regional Office and Branches.
e) It helps the H.O./ Zonal/ Divisional management to exercise effective control over the performance of branches

3. i) While preparing the branch budget, is additional information be included in the Branch Environmental Data Sheet? (Tick in the appropriate box)

   b) No

   ii) If Yes, give details

4. What information is to be included/excluded from the Branch Environmental Data Sheet?

   a) Past performance of the branch.
   b) Policy guidelines from H.O.
   c) Policy guidelines from Regional/Divisional Office.
   d) Environmental data for the Branch.
   e) Any other (____________________)

5. How useful is the Branch Environmental Data Sheet in preparing Branch Budget? (Tick in the appropriate box)

   a) Extremely useful
   b) Useful
   c) Somewhat useful
   d) Not useful

6. While drafting the branch budget, how much importance is given to the following by (Assign rank in the ascending order)

   Divisional Manager (A) Branch Manager (B)

   a) Past performance of the branch.
   b) Policy guidelines from H.O.
   c) Policy guidelines from Regional/Divisional Office.
   d) Environmental data for the Branch.
   e) Any other (____________________)
7. To what extent the guidelines of H.Q./Regional Office are informative and useful in preparing the branch budget? (Tick in the appropriate box)

: a) Very informative
   b) Somewhat informative
   c) Not informative

8. Suggest any change/improvement in the existing Proforma used for PBS.

9. What is the period normally taken for (Tick in the appropriate box)

   a) Fortnightly
   b) Monthly
   c) Quarterly
   d) Half-yearly
   e) Yearly

10. The review of actual performance in relation to the branch budget is (Tick the statement which is applicable)

    a) Mostly made in Divisional/Regional Office.
    b) Mainly done by Divisional/Regional Manager with a part delegated to Branch Manager.
    c) Shared equally by Divisional/Regional Manager and Branch Manager.
11. While finalising the Branch DEPO- ADVAN- MAN- RECO-
Budget, how are decisions SITS CES POWER VERIES
regarding deposits, advances, manpower requirements and
recoveries made? (Tick the (A) (B) (C) (D)
statement as per your experi-
ice)

(a) Targets/assessments/reviews are first made jointly by branch and divisional manager through participation and discussion.

(b) Targets/assessments/reviews are first made by the higher authorities and then discussed with the branch manager for finalisation.

(c) Targets/assessments/reviews are made by the higher authorities with no room for comments.

12. Are the clerical and supervisory staff involved in preparing the branch budget? (Tick in the appropriate box)

: a) Very much
b) Occasionally
c) Never

13. Does the Divisional Manager fix any targets for your branch deposits/advances/recoveries during budget finalisation meeting? (Tick in the appropriate box)

: a) Yes
b) No
14. Who compromised, for arriving at full agreement? (Tick in the appropriate box) 
   a) Yourself ☐
   b) Divisional Manager ☐
   c) Both parties ☐

15. If there was any change in the budget for deposits/advances/manpower requirements/recoveries during the budget finalisation meeting, was it justified by (Tick the statement most appealing)
   a) Divisional/Regional Manager’s comments to higher authorities. ☐
   b) Potentials suggested by the branch environment. ☐
   c) Past performance of the Branch. ☐
   d) Need for additional requirements. ☐

16. In achieving the branch budget, were you able to get support from the Divisional/Regional Managers? (Tick in the appropriate box)
   a) Manpower. ☐ ☐ ☐
   b) Infrastructural facilities for business development. ☐ ☐ ☐
   c) Feedback information. ☐ ☐ ☐
   d) Involvement of officers in business development. ☐ ☐ ☐
17. Is the Performance Budgeting System in your branch effective? 
   (Tick in the appropriate box) 
   : a) Very effective 
   b) Somewhat effective 
   c) Not effective

18. Give suggestions for the improvement of the Performance Budgeting System. 
   : 
   a) 
   b) 
   c) 
   d) 

Station : SIGNATURE
Date : 
APPENDIX - 2

BRANCH LICENSING POLICY

In the recent years Credit Policy announced in April'92 for the first half of 1992-93, RBI spelt out liberalisation on Branch Licensing Policy, as indicated below.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars</th>
<th>Conditions to be complied with by banks</th>
<th>Prior approval of RBI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Shifting of branches from one centre to another in rural and semi-urban areas.</td>
<td>1. Both the existing &amp; proposed centres are within the same block and service area of the branch.</td>
<td>Not required.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. Relocated branch should be able to cater adequately to the banking needs of the villages allocated under Service Area Approach.</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Shifting of branches in urban, metropolitan and port town centres.</td>
<td>1. Distance stipulations to be complied with</td>
<td>Not required.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. Shifting within the same locality/municipal ward.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Splitting or part shifting of branches within the same centre.</td>
<td>Identical business is not conducted from both the premises.</td>
<td>Not required.</td>
</tr>
<tr>
<td>Sl. No.</td>
<td>Particulars</td>
<td>Conditions to be complied with by banks</td>
<td>Prior approval of RBI</td>
</tr>
<tr>
<td>--------</td>
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<td>----------------------------------------</td>
<td>----------------------</td>
</tr>
<tr>
<td>4.</td>
<td>Spinning-off of business at a branch.</td>
<td>It may be for Govt. business/small scale to have improved efficiency of operations.</td>
<td>Not necessary.</td>
</tr>
<tr>
<td>6.</td>
<td>Opening of Service branches.</td>
<td>For the purpose of facilitating clearing and allied work at bigger centres.</td>
<td>Not required.</td>
</tr>
<tr>
<td>7.</td>
<td>Opening of specialised branches.</td>
<td>1. It may be for industrial finance/overseas/SIB/SSI branches.</td>
<td>Not necessary.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. Norms such as level of business expected to be handled by the specialised branches, viability of the branches from which the business will be transferred etc.</td>
<td></td>
</tr>
<tr>
<td>Sl. No.</td>
<td>Particulars</td>
<td>Conditions to be complied with by banks</td>
<td>Prior approval of RBI</td>
</tr>
<tr>
<td>--------</td>
<td>------------------------------------</td>
<td>-----------------------------------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1. Banks may designate one of their specific branches in each District for the above purpose in normal banking business.</td>
<td>Not necessary</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. Those branches may be opened at centres where the bank has already 10 or more branches.</td>
<td>Not necessary</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. There is sufficient potential for adequate housing finance business without adversely affecting the viability of other branches.</td>
<td>Not necessary</td>
</tr>
<tr>
<td></td>
<td>9. Swapping/closing of bank branches.</td>
<td>Rural branches are not permitted to be swapped or closed down.</td>
<td>Not required for branches other than rural.</td>
</tr>
</tbody>
</table>
### APPENDIX - 3.1

**BRANCH PROFILE**

<table>
<thead>
<tr>
<th>Item</th>
<th>Locality/Village</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Major agricultural crops</td>
<td></td>
</tr>
<tr>
<td>a) name of crop</td>
<td></td>
</tr>
<tr>
<td>b) quantity in value</td>
<td></td>
</tr>
<tr>
<td>3. Important natural resources</td>
<td></td>
</tr>
<tr>
<td>4. Important manufacturing and processing activities</td>
<td></td>
</tr>
<tr>
<td>a) cottage &amp; village industries</td>
<td></td>
</tr>
<tr>
<td>b) small-scale industries</td>
<td></td>
</tr>
<tr>
<td>c) medium and large-scale industries</td>
<td></td>
</tr>
<tr>
<td>5. Livestock and poultry</td>
<td></td>
</tr>
<tr>
<td>6. Artisans and craftsman</td>
<td></td>
</tr>
<tr>
<td>(carpenters, masons, blacksmiths, potters, etc.)</td>
<td></td>
</tr>
<tr>
<td>7. Transport Operators</td>
<td></td>
</tr>
<tr>
<td>8. Trade a) retail</td>
<td></td>
</tr>
<tr>
<td>b) wholesale</td>
<td></td>
</tr>
<tr>
<td>9. Cooperative credit societies</td>
<td></td>
</tr>
<tr>
<td>10. Professional services</td>
<td></td>
</tr>
<tr>
<td>(doctors, CAs, engineers, architects, contractors, etc)</td>
<td></td>
</tr>
<tr>
<td>11. Personnel/self-employed services (dry-cleaners, vegetable/fruit vendors, tea-shops, tailors, hotels, repair workshops, agro-service centres, etc)</td>
<td></td>
</tr>
</tbody>
</table>
12. Other services
   a) Public administrative offices/departments of Central Government and state Governments
   b) Educational schools and colleges
   c) Medical hospitals and nursing homes
   d) Recreation — theatres, studios, sports, clubs, etc.
   e) Community and social trade associations, chambers of commerce, libraries, clubs, community development associations, etc.
   f) Religious/welfare/charitable temples, churches, mosques, gurdwaras, institutions, etc.

13. Distribution of agricultural families according to landholdings

14. Impressionistic data and unemployment of skilled persons
   a) doctors
   b) engineers
   c) others more highly (specify if significant)
# BRANCH PERFORMANCE DRAFT BUDGET

<table>
<thead>
<tr>
<th>Branch</th>
<th>All figures are as of Last Friday except Deposits and Working results (which are as of Last Day)</th>
<th>Manpower (No.)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1. Officers :</td>
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<tr>
<td></td>
<td></td>
<td>2. Clerical :</td>
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<tr>
<td></td>
<td></td>
<td>3. Sub Staff :</td>
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<td></td>
<td></td>
<td>4. Total :</td>
</tr>
<tr>
<td>Population Group:</td>
<td>[Rs.'000s]</td>
<td></td>
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<tr>
<td>Division :</td>
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<tbody>
<tr>
<td></td>
<td>Mar.91</td>
<td>Dec.91</td>
<td>Draft Budget</td>
</tr>
</tbody>
</table>

## A. Deposits

1. Current
2. Savings
3. Term
4. Total
5. NRE+FCNR (Of 4)

## B. Advances

1. Total Agri.
2. Small Scale Industry
3. Other Priority
4. Total Priority (1+2+3)
5. Commerce & Trade
6. Personal Loan
7. Other Advances
8. Total Advances (4+5+6+7)
9. Exports (Of 8)
10. Weaker Sections (Of 4)
11. DRI (Of 4)

## C. Working Results (Yearly)

1. Total Income
2. Total Expenditure
3. Gross Profit/Loss
APPENDIX - 3.3

BRANCH PERFORMANCE BUDGET

<table>
<thead>
<tr>
<th>Branch</th>
<th>All figures are as of Last Friday except Deposits and Working results (which are as of Last Day)</th>
<th>Manpower (No.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population Group</td>
<td></td>
<td>1. Officers:</td>
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<tr>
<td>Division</td>
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<td>2. Clerical:</td>
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<td></td>
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<td>3. Sub Staff:</td>
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<td>4. Total:</td>
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<tbody>
<tr>
<td>A. <strong>Deposits</strong></td>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
</tr>
<tr>
<td>1. Current</td>
<td></td>
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<tr>
<td>2. Savings</td>
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<tr>
<td>3. Term</td>
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<tr>
<td>4. Total</td>
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<tr>
<td>5. NRE+FCNR (Of 4)</td>
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<td>B. <strong>Advances</strong></td>
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<tr>
<td>1. Total Agri.</td>
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<tr>
<td>2. Small Scale Industry</td>
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<tr>
<td>3. Other Priority</td>
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<tr>
<td>4. Total Priority (1+2+3)</td>
<td></td>
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</tr>
<tr>
<td>5. Commerce &amp; Trade</td>
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<tr>
<td>6. Personal Loan</td>
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<tr>
<td>7. Other Advances</td>
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<tr>
<td>8. Total Advances (4+5+6+7)</td>
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<tr>
<td>9. Exports (Of 8)</td>
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<tr>
<td>10. Weaker Sections (Of 4)</td>
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<tr>
<td>11. DRI (Of 4)</td>
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<tr>
<td>C. <strong>Working Results</strong> (Yearly)</td>
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<td></td>
</tr>
<tr>
<td>1. Total Income</td>
<td></td>
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<tr>
<td>2. Total Expenditure</td>
<td></td>
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<tr>
<td>3. Gross Profit/Loss</td>
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</table>
## APPENDIX - 3.4

### PERFORMANCE BUDGET FOR THE BANK AS A WHOLE

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>(1)</strong></td>
<td></td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
</tr>
<tr>
<td>1. Branches</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- rural and semi-urban</td>
<td>No.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- urban and metropolitan of which</td>
<td>No.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- lead districts</td>
<td>No.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- backward states</td>
<td>No.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Deposits</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- demand</td>
<td>Rs.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- current</td>
<td>Rs.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- savings</td>
<td>Rs.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- time</td>
<td>Rs.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Share of demand deposits</td>
<td>%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Per office deposits</td>
<td>Rs.</td>
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<tr>
<td>5. Average deposits</td>
<td>Rs.</td>
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<tr>
<td>- Growth</td>
<td>%</td>
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<tr>
<td>6. Total credit</td>
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<tr>
<td>- Consortium credit</td>
<td>Rs.</td>
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<tr>
<td>- Non-consortium credit</td>
<td>Rs.</td>
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<tr>
<td>- Priority sector</td>
<td>Rs.</td>
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<tr>
<td>- Agriculture</td>
<td>Rs.</td>
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<tr>
<td>- SSI</td>
<td>Rs.</td>
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<tr>
<td>- Other priority sectors</td>
<td>Rs.</td>
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<tr>
<td>- Medium and large scale industries</td>
<td>Rs.</td>
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<tr>
<td>- Wholesale trade</td>
<td>Rs.</td>
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<tr>
<td>Unclassified advance</td>
<td>Rs.</td>
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<tr>
<td>7. Exports</td>
<td>Rs.</td>
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<tr>
<td>8. DRI</td>
<td>Rs.</td>
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<tr>
<td>9. Credit deposits</td>
<td>%</td>
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<tr>
<td>10. Incurred credit deposit</td>
<td>%</td>
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<tr>
<td>11. Share of priority sectors (in net credit)</td>
<td>%</td>
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</tbody>
</table>
APPENDIX - 3.5

PERFORMANCE REVIEW REPORT

<table>
<thead>
<tr>
<th>Branch</th>
<th>Population Group</th>
<th>Division</th>
<th>District</th>
<th>State</th>
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<tbody>
<tr>
<td>A. DEPOSITS</td>
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<tr>
<td>1. Current</td>
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<td>2. Savings</td>
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<td>3. Term</td>
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<td>4. Total Deposits</td>
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<td>B. ADVANCES</td>
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<td>1. Total Priority</td>
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<td>2. Other Advances</td>
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<tr>
<td>3. Total Advances</td>
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<td>C. SELECT INDICATORS</td>
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<tr>
<td>1. Credit/Deposit Ratio (%)</td>
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<tr>
<td>2. Priority Credit to Total Credit(%)</td>
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<td>3. Weaker Section to Priority (%)</td>
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<td>4. Profit per staff</td>
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<tr>
<td>5. Business per staff</td>
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</tbody>
</table>
### EXECUTIVES' REPORT ON BRANCH VISIT.

<table>
<thead>
<tr>
<th>Name of the Branch</th>
<th>Division</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Visit</td>
<td>Time</td>
</tr>
<tr>
<td>Name of the Manager</td>
<td></td>
</tr>
</tbody>
</table>

1. **Attendance and Punctuality**: MANA- OFFI- CLE- SUB- TOTAL GER CER/S RKS STAFF:

   a) i. Total No. of staff :
   
   ii. Total No. of staff present at the time of visit :
   
   iii. Late attendance/ Leaving earlier :
   
   iv. Absent without leave :

   b) i. Job rotation done periodically : **YES** **NO**

   ii. Productivity per employee (Manager to sub staff) (Both deposits & advances) :

2. **PERFORMANCE VIS-A-VIS BUDGET**: POSITION BUDGET: **Annual**

   AS ON : (monthly)

   i. Deposit :
   
   ii. Advance :
   
   iii. Priority sector credit :
   
   iv. Profit :
v. a) Irregular a/cs

b) Suit Filed a/cs

c) Steps taken by the Branch Manager

3. Executives views on the efforts at the branch to develop business

4. SUMMARY OF DISCUSSIONS WITH THE BRANCH MANAGER

3. HOUSE KEEPING:

   i. Balancing of Books : Upto date : in arrear:

   ii. If in arrears, the present position:

   iii. Average vouchers per day:

   iv. Are the subsidiary Day books, Main day book, General Ledger etc., are being written & properly checked daily?

4. CASH RETENTION LIMIT:

Position regarding surplus cash and steps suggested for clearance:

5. Customer Service:

   i. Courteous : Yes : No. : to be improved

   ii. Prompt : Yes : No. : to be improved

   iii. Is branch having a complaint Register? : Yes : No. :

   iv. Are the Customers' complaints disposed promptly : Yes : No. :

6. PREMISES:

   1. Name Board properly maintained : Yes : No. :

   2. Upkeep-neat and clean : Yes : No. :
7. SECURITY MEASURES:

Cash cabin location safety : Yes : No. :
Strong room/safe room location : Satisfactory / No

8. PARTIES MET:

(a) Deposit Parties :
(b) Irregular A/c Parties :
(c) Suitfiled Parties :

9. GENERAL REMARKS OF THE EXECUTIVE:

Place:
Date: Signature

* * * * *

APPENDIX – 3.7

DIVISIONAL MANAGER’S REPORT ON BRANCH VISIT

Name of the Branch : Region :
Date of Visit : Time :
Name of Manager :
Business hours of the Branch : From : To :
Working hours of the Branch : From : To :

1. Attendance and Punctuality :
   a) i. Total No. of staff :
   ii. Total No. of staff, present at the time of visit :
   iii. Late attendance/Leaving earlier :
   iv. Absent without leave :
   v. On sanctioned leave :
   b) i. Job rotation done periodically : YES NO
   ii. Productivity per employee (Manager to sub staff) (Both deposits & advances) :
GIST OF INTERACTION WITH SELECTED STAFF MEMBERS FOR FULLER INVOLVEMENT AND FEED BACK (WITH NAMES OF STAFF MEMBERS)

ANY OTHER INFORMATION/IMPRESSIONS THE DIVISIONAL MANAGER DESIRES TO RECORD.

HOUSE KEEPING:

i) Writing, posting and checking of Day books, Mainday book, General Ledger, AGL done every day : YES NO

ii) Balancing of books : Upto In date arrears

iii) If in arrears, the present position :

iv) Steps taken by the branch in clearing of the arrears and keeping them up to date:

v) Average vouchers per day :

vi) List of periodical returns pending for more than one month from the due date :

vii) Suggestions to clear the same :

3. CASH RETENTION LIMIT:

   Position regarding surplus cash and steps suggested for clearance :

ANY OTHER INFORMATION/IMPRESSION DIVISIONAL MANAGER DESIRES TO RECORD WITH SUGGESTIONS/SPECIFIC STEPS TO IMPROVE INTERNAL CONTROL AND HOUSE KEEPING.

4. CUSTOMER SERVICE:

i) Courteous :

ii) Prompt :

iii) Impression of the customer : Satis— Unsatis— factory factory

iv) Provision for customers' lounge/sitting space : Satis— Unsatis— factory factory

v) Is branch having a complaint register? :

vi) Are the customers' complaints disposed of promptly :

YES NO
5. PREMISES:
   i) Name Board properly maintained : YES NO
   ii) Upkeep-neat & clean : YES NO
   iii) Adequate : YES NO
   iv) Location : Ideal Need to change
   v) Electrical fittings : Sufficient Insufficient
   vi) Date of lease and rent paid :
   vii) Date of expiry of lease :

6. FURNITURE & FITTINGS:
   i) Utilisation of existing furniture and fittings :
   ii) Whether locker facility is available if so whether all are hired :
   iii) Steps taken for disposal of old items, junk, etc. :
   iv) General impression about upkeep cleanliness and appearance of the branch :

7. SECURITY MEASURES:
   i) Cash cabins—Locations Safety :
   ii) Strong room/safe room Location :
   iii) Safety records :
   iv) Doors and windows — whether need additional safety provision :
   v) Whether provided with strong door and grill gate? :
   vi) Whether "OFBR" safe is provided :
   vii) Location of Safe Deposit Locker (whether kept in a room other than cash room or in the strong room itself with a partition) :

8. SUIT FILED ACCOUNT/S;
   i) Number of suit filed accounts :
   ii) Progress made in clearing suits :

9. DICGC CLAIMS:
   Number of case where
   i) Relevant date has occurred and claims are yet to be submitted :
   ii) Claims are submitted but settlement is pending :
10. STICKY ACCOUNTS:
   i) Number of Accounts:
   ii) Steps taken for regularisation:

11. PERFORMANCE VIS-À-VIS BUDGET
    :position Budget as on
    i) Deposit*
    ii) Advances**
    iii) Priority Sector Credit
    iv) Profit

* Indicate the strategies evolved/step taken to attain the growth as envisaged in the Budget. Whether the trend is upward/downward and the market share of the branch in that centre.

**Indicate the measures taken to have the CDR to the desired level and to reach the target for the priority sector lendings under the Auction Plan/District Credit Plan.

12. OUTCOME OF THE LAST VISIT;

13. COMPARATIVE FIGURES FOR EACH DEPOSIT HEAD:
   no. of Accounts:  Amount:

14. GENERAL REMARKS OF THE DIVISIONAL MANAGER
   i) GIST OF DISCUSSION WITH BRANCH MANAGER/OFFICER-IN-CHARGE:
   ii) DEFICIENCY/IES NOTED
   iii) PLAN OF AUCTION FOR SETTING RIGHT THE DIFFICIENCY/IES NOTED

DIVISIONAL OFFICE
________________________ DATE

DIVISIONAL MANAGER

   Time (left):
   * * * * *