INTERVIEW SCHEDULE
(As part of an Academic Research for Ph.D Degree)

I. GENERAL INFORMATION.
01. Name of the Bank: 
02. Address of the Registered Office: 
03. Name of the principal Officer(s) contacted: (along with Designation)

II. GENERAL MANAGEMENT AND POLICY INFORMATION
04. Decision making Support system used. 
   (Management Information System /Executive Information System /
   Knowledge Based Information System /Any other System (specify)
05. IT based tools / facilities used by the management. 
   (ERP or SAP /Connectivity between the branches/
   Decision Support System/Any other tools (specify)
06. Modern Management practice(s) adopted. (Specify) 
   (like, Six Sigma, TQM, Quality Circles etc)
07. Whether the bank is practicing Responsibility Accounting?
   (like, Profit Centre, Investment Centre etc) (Specify)

III. FINANCE & ACCOUNTING, ASSET LIABILITY MANAGEMENT
08. Are you satisfied with the fund-raising pattern of your bank in terms of cost of capital? 
   Is there any major change in the composition of cost of capital of your organization? 
09. Are you satisfied with financial stability and solvency of your organization?. Any major 
   change in the capital structure of the organization that is contemplated? 
10. Any policy decision to improve capital adequacy position of your organization? 
11. Any major initiatives in NPA Management / improving the asset-quality?
IV. COST MANAGEMENT POLICY
12. Are there any policy initiatives to control / manage your man-power (staff) expenses? (Please specify briefly, if any)
13. Are there any policy initiatives to control / manage your establishment expenses? (Please specify briefly, if any)
14. Any special efforts towards reducing the cost of financing (funding costs) ? (like, sourcing external funds )
15. Is there any separate cost accounting department / Designated officers for cost accounting / Cost management?

V. RISK MANAGEMENT AND BASEL – II COMPLIANCE
16. Whether Credit decisions (like, Pricing of Loans) done after co-ordinating with Cost Accounting Department?
17. Whether trend in NPA levels duly considered while formulating credit policy?
18. Whether your ALCO (Asset Liability Management) Department duly integrated with the Credit Department?
19. Whether credit decisions like pricing of loan products done after co-ordinating with the Cost Accounting Department?
20. Whether any designated Officer(s) for the purpose of compliance with Basel-II norms?
21. Whether there exists an integrated department for management of all the major risks (Credit, Market and Operational) in an integrated manner?
22. Whether your bank is duly equipped to migrate to advanced level risk management approaches from the Basic Indicator approach (like, Internal Rating Based approach)?
23. Has the bank has implemented the RBI guidelines on Operational risk management?

VI. TECHNOLOGY POLICY
24. Whether has got 100% CBS (Core Banking Solution) compatible branches?
25. What are the modern technology driven services / delivery channels offered by your bank? (like, Internet banking, Mobile banking, ECS etc.)
26. Whether you have any collaboration / tie-up with other banks for sharing of ATMs?
27. Is there any plan for massive investment in technology in the near future?
28. Whether the ROI (Return on Investment) on technology major initiatives reasonable?
29. Whether specialised training given to staff for the use of high end technology platforms?
ANNEXURE - II

OLD PRIVATE SECTOR BANKS (OPBs)

01. Catholic Syrian Bank Ltd. (CSB)
02. Dhanalakshmi Bank Ltd. (DB)
03. Federal Bank Ltd. (FB)
04. South Indian Bank Ltd. (SIB)
05. Bank of Rajasthan Ltd. (BOR)
06. City Union Bank Ltd. (CUB)
07. Jammu & Kasmir Bank Ltd. (JKB)
08. Karnataka Bank Ltd. (KKB)
09. Karur Vysya Bank Ltd. (KVB)
10. Lakshmi Vilas Bank Ltd. (LVB)
11. Nainital Bank Ltd. (RKB)
12. Ratnakar Bank Ltd. (RKB)
13. SBI Commercial and Internal Bank Ltd. (SBC)
14. Taminadu Mercantile Bank Ltd. (TMB)
15. ING VYsya Bank Ltd. (IVB)

NEW GENERATION PRIVATE SECTOR BANKS (NPBs)

01. Axis Bank (UTI Bank) (AXB)
02. ICICI Bank (ICICI)
03. Indusind Bank (INDUS)
04. HDFC Bank (HDFC)