A. QUESTIONNAIRE FOR BORROWERS

Tile of Research Project: An Evaluation of the performance of RRBs in the Rural Development of Agra Region

Researcher: Abdul Hafeez
Department of Commerce, A.M.U., Aligarh

Purpose of Questionnaire: To elicit relevant information regarding borrower's reactions.

N.B. 1. Please give answers to all the questions frankly and fearlessly. Your answers shall be kept secret and they shall be used only for research purpose.

2. Put a tick mark (√) where choices are given.

1. Name:
2. Father's Name:
3. Age:
4. Caste: Whether belongs to SC/ST/BC/Others
5. Profession:
6. Place of residence: District Panchayat Samiti Village/Town
7. Literate/Illiterate:
8. Educational Qualifications: Primary/Middle/Matric/ Degree/ Post Degree/ Others
9. Monthly Income:
10. Members in the family (Number):

11. Number of earning members in the family:

12. Who motivated you to take loan from RRB:
   (a) Bank employee
   (b) Sarpanch
   (c) Gram Sevak
   (d) Neighbour
   (e) Other social workers
   (f) Newspaper/TV/Radio/Advertisement/other media

13. Reason for taking loan:
   (a) Unemployment
   (b) Low productivity due to lack of capital
   (c) Expansion of productive activity
   (d) Domestic use

14. Under what scheme loan was received?
   (a) IRDP
   (b) 20 Point Programme
   (c) Antyodaya
   (d) Trysem
   (e) Development of Backward classes
   (f) NABARD
   (g) Other

15. From where did you get your application from?
   (a) Bank Office
   (b) Panchayat Office
   (c) Social Welfare Department
   (d) Tehsil Office
   (e) Other source

16. How many times were you required to visit the place from where you obtained the application form?

17. Difficulties regarding application?
   (a) In respect of filling up the form
   (b) In obtaining signature of concerned Government functionaries
   (c) In submitting to Bank
   (d) In understanding the loan scheme
   (e) Other difficulties
18. How long did it take to get the loan amount after submission of application?

19. Amount of sanctioned loan. Rs.

20. Amount paid by Bank in cash Rs.

21. Loan was received Lumpsum/in instalments

22. Subsidy received Rs.

23. Objective of the loan:
   (a) Domestic consumption
   (b) Agriculture implements
   (c) Cottage industry
   (d) Crop
   (e) Small Scale Industries
   (f) Camel/Bullock/Donkey Cart
   (g) Animal Husbandry Buffaloe/Cow/Sheep/Goat
   (h) Dairy development
   (i) Expansion of old business/Industry
   (j) Self-employment

24. Difficulties in obtaining loan:
   (a) had to visit the Bank Office time and again
   (b) unfamiliarity
   (c) Sarpanch was against you
   (d) non-availability of surity
   (e) Illiteracy
   (f) Others

25. Suggestions for removal of difficulties:
   (a) Application form should be available at Panchayat office.
   (b) Attestation formalities should be done only by ward member.
   (c) Loan should be sanctioned once only.
   (d) The procedure should be simplified.
   (e) Status-quo should be maintained.

26. When did you get the loan:

   Date
   Month
   Year

27. Name of the Bank:
28. Have you repaid the loan:
   Yes/
   No

29. If Yes, how much?

30. If no, reasons
   (a) Low income
   (b) Higher expenditure
   (c) Lethargy
   (d) Low productivity
   (e) The cost of raw material has gone up
   (f) It is not necessary to repay
   (g) Others are not repaying
   (h) Other reasons (Specify)

31. What is the rate of interest on the loan?

32. Are you satisfied with the quantum of loan amount?
   Yes
   No

33. If not, would you like to avail more loan?
   Yes
   No

34. Have you ever received a loan even before the loan under reference?
   Yes
   No

35. If yes, under what scheme?

36. Amount of previous loan:

37. When did you get the previous loan?

38. Rate of Interest of previous loan:

39. Subsidy received:

40. Have you repaid the previous loan fully?

41. If not, reasons:
42. What amount of the previous loan have you repaid?

43. From which bank did you get the previous loan?

44. Have you received a loan from the following previously?
   (a) Seth Sahukar
   (b) Co-operative Society
   (c) Any other person

45. Did your income go up by utilizing the previous loan?
   Yes
   No

46. If yes, how much? Rs. __________ per month.

47. Utilization of the present loan under reference:
   (a) Domestic consumption
   (b) Raising standard of living
   (c) Spent on friends & relatives
   (d) Generated additional income
   (e) Reduced previous income
   (f) No effect

48. Monthly income before availing the loan from RRB: Rs. __________

49. Were you unemployed before availing of the loan from RRB:
   Yes
   No

50. Your present position after receiving the loan:
   (a) Fully employed
   (b) Half employed
   (c) Unemployed
   (d) No change in previous position.

51. Do you find your efficiency increasing after availing of the loan?
   Yes
   No

52. Have you utilized the funds availed through the loan from RRB for the purpose for which the loan was sanctioned?
   Yes
   No
53. Have you taken loan from other sources to repay the loan from RRB?

Yes
No

54. If yes, from what source did you get such a loan?

(a) Sahukar/money lenders
(b) Neighbour
(c) Relative
(d) Any other banks
(e) Other sources

55. Have you got such loan on mortgage of your property?

Yes
No

56. Do you feel that the loan schemes of RRB can be instrumental in alleviation of rural poverty?

Yes
No

57. Do you expect major charges in the schemes of loans?

Yes
No

58. Do you expect more funds by way of loan from RRB?

Yes
No

59. Would you like a more rigorous policy for loan recovery by RRB?

Yes
No

60. Tick mark the suggestions for the alleviation of rural poverty you would like the RRBs to adopt:

(a) The amount of loan under different schemes should be increased.
(b) The amount of Government subsidy should be increased.
(c) The loan procedure should be simplified.
(d) There should be no discrimination in disbursement of loan for SC/ST categories, loans should be advanced on need basis.
(e) An officer should be posted in each RRB to find out genuine cases for granting loans in the area of operation.
(f) Recovery should be rigorous.
(g) There should be only one universal scheme of loans to avoid duplications and complications.
(h) The Government should extend full help to RRBs in advancement and recovery.
(i) Special attention should be paid to rural development schemes in ninth plan.
(j) The financial position of RRBs should be strengthened further.
(k) Other suggestion(s)

61. Are you willing to make your contribution to the development of the nation? If yes, express your views.

62. Do you know that your RRB is running in loss?

   Yes
   No

63. If yes, what suggestions can you give for the make-up of the losses?
APPENDIX - B

QUESTIONNAIRE FOR RESEARCH PROJECT (BANK STAFF)

Title of Research Project : An Evaluation of the Performance of RRBs in the Rural Development of Agra Region

Researcher : Abdul Hafeez
Department of Commerce, A.M.U., Aligarh

Purpose of Questionnaire : To elicit information regarding Management Employee Problems.

NOTE: 1. Please give answers to all the questions frankly and fearlessly. Your answers shall be kept secret and shall be used only for research project.

2. Put a tick-mark (✓), where choices are given.

1. INTRODUCTION:

1. Name of Employee
2. Post held
3. Pay-scale
4. Name of RRB wherein employed
5. Total period of service
6. Previous Bank where you have served
7. Permanent Residence _____ District _____ State___ Rural/Urban
8. Educational Qualification
9. Distance of permanent residence from work place
10. Do you commute from your residence to workplace every day?
11. Means of transportation ...........
12. Do you reach the Bank well in time? Yes/No
13. Is there proper cleanliness at your workplace? Yes/No
2. **Procedure of Selection**

1. **Reasons for entry in Bank service**
   
   A. Employment
   B. Special interest in Bank Services
   C. Advice of friends
   D. Contribution to rural development.

2. **Source of Recruitment**

   A. Advertisement
   B. Employment Exchange
   C. Direct contact
   D. Relatives of Bank Employees
   E. Intermediary Institutions

3. **Procedure of Selection**

   A. Written Test
   B. Written Test & Interview
   C. Interview
   D. Without written test or Interview

4. Are you satisfied with the procedure of selection?  
   Yes/No

5. If you are not satisfied, give reasons

   A. Incomplete procedure of selection
   B. Nepotism
   C. Corrupt Officials
   D. Predominance of bribery
   E. Lack of assessment of abilities

6. Your suggestions for improving the procedure of selection

   A. Selection of all RRB employees by one Board
   B. Minimum qualifications should be graduate
   C. Knowledge of rural life should be essential
   D. Knowledge of regional language
   E. Selection should be through interview only
   F. Establishment of Rural Employment office and selection by it.
   G. Selection on basis of merit at Degree exam.
   H. Any other suggestions
3. **Training**

1. Have you undergone Pre-Selection Training? Yes/No

2. Have you undergone training after your selection? Yes/No

3. Training undergone by you

   A. On job
   B. Lecturers
   C. Role-assigned
   D. Work
   E. Induction
   F. Refreshers' Course
   G. Apprentice
   H. Appraisal Training prior to promotion
   I. Special Job
   J. Seminar

4. Duration of Training

   A. 15 days
   B. One month
   C. Six months
   D. One year
   E. Two years

5. Name of the Institute where trained?

6. Change in efficiency through training

   A. Lower efficiency
   B. Higher efficiency
   C. No change
   D. Higher morale
   E. Motivation to work

7. Are you satisfied with the training system adopted by the Bank? Yes/No

8. If you are not satisfied, reasons there-of

   A. Training is not related to work
   B. Longer duration of training
   C. Paucity of qualified trainers
   D. Training does not provide any knowledge regarding impediments to work
   E. Inadequacy of Training Programme
   F. Other reasons
9. Suggestions for change in Training Programme

A. Training should be imparted before assignment
B. Training should be imparted by a Central Training Centre
C. Training Programme should include impediments in job performance
D. Extra remuneration should be paid during training period
E. Other suggestions

4. Promotion

1. Your previous posting
2. After how much service you got promotion
3. The promotion procedure adopted by the Bank
   A. In order of Merit
   B. In order of Seniority
   C. In order of merit-cum-seniority
4. Are you satisfied with the promotion policy? Yes/No
5. If not, give reasons
   A. The basis of promotion is not the proper assessment of employee
   B. Promotions are made without any basis
   C. Promotion procedure is infested with nepotism
   D. I have not been promoted as yet

5. Salary Administration

1. Basis for determination of salary
   A. Salary in consonance with job
   B. Salary according to input of time
   C. Motivational Salary
2. Mark the perks you are getting besides the salary
   A. Payment of bonus
   B. Residential facility
   C. Medical facility
   D. House rent allowance
   E. Travelling concessions
   F. Entertainment allowance
   G. Children's Education
   H. Other perks
3. Do you get extra payment for extra-work? Yes/No

4. If extra payment is made at what rate?
   A.
   B.
   C.
   D.

5. You get your salary
   A. In Cash
   B. By Cheque
   C. Payee's Account cheque

6. Time of payment
   A. Last day of the month
   B. First day of next month
   C. Second day of next month
   D. Third day of next month
   E. Between third and seventh
   F. No date fixed

7. Are you satisfied with the system of salary payment adopted by the bank? Yes/No

8. If not satisfied, give reasons
   A. Salary is not paid in time
   B. There is no definite basis for salary
   C. So many deductions are made
   D. Salary is not according to your abilities
   E. The disbursing officer collects his commission
   F. Salary structure needs revision

6. Human Relations

1. Do you feel pride of being the bank employee? Yes/No

2. Are you member of any Employees Union? Yes/No

3. Name of Employees Union of which you are member......

4. Are you satisfied with the behaviour of your officer? Yes/No

5. If you are not satisfied, how do you express your dis-satisfaction?
   a. Through work to rule
   b. Strike
   c. Go slow
d. Incomplete work
e. Protest through slogans
f. Protest through damages
g. To inform the officers through dialogue
h. Bargaining
i. Other procedure

6. Your demands which you would like to put up before Bank officials
a. Enhancement of salary
b. Residential facility
c. Enhancement of loan advances
d. Lower rate of interest on loan
e. Every employee should get a cycle
f. Officers should behave properly
g. Better furniture
h. Longer leave break
i. Arrangement for Canteen
j. Games & Sports in the evening
k. Provision of diaries for every employees

7. Have you formed a separate group? Yes/No

8. Does your group help in the development of the Bank? Yes/No

9. Do the officers behave with you sympathetically? Yes/No

10. Do the officers recognise you as important functionary of the Bank? Yes/No

11. Does the Bank adopt immediate measures to remove your difficulties? Yes/No

12. Do the officers care for your personal problems? Yes/No

13. The punishment awarded to you by the Bank
a. Repudiation
b. Oral Warning
c. Written Warning
d. Financial Punishment
e. Others

14. Do you want to expand the activities of RRBs? Yes/No

15. Do you want change in the administrative set up of the bank? Yes/No
16. Do you find interference by political leaders and social workers in the Bank?  
Yes/No

17. Are you poised to help in the growth of the Bank?  
Yes/No

7. Communication System

1. Are you acquainted with the activities of the bank?  
Yes/No

2. Through what medium you get information? Written/oral

3. What is the medium of news in the Bank
   a. Newspaper
   b. Magazines
   c. Banking Journals

4. Is there telephone at your Bank  
Yes/No

5. Do you get the Annual Report of the Bank?  
Yes/No

6. Do you try to get the Annual Report through your efforts  
Yes/No
   a. Do you study and apprise the officers with your reactions.  
Yes/No
   B. If you don't do so the reason for it
      (a) Your in-difference towards organization
      (b) Your dis-interest in the organization
      (c) Inconvenience in obtaining Annual Report
      (d) Over looking of your suggestions by the officers

8. Behaviour with Customers

1. Is there a counter at the Bank?  
Yes/No

2. Is there seating arrangement for the customers?  
Yes/No

3. Are most of your customers illiterate?  
Yes/No

4. Are you required to fill in the pay-in-slips of your customers?  
Yes/No

5. Daily number of customers
   a. Less than 10
   b. Less than 50
   c. Less than 100
   d. Less than 200
   e. More than 200
6. Have you lady-customers also? Yes/No

7. Do you find any difficulty in conversing with your customers? Yes/No

8. Is the counter system adequate? Yes/No

9. Do you contact the customers in the interest of the Bank? Yes/No

10. Have you ever acquainted the common man in the villages with the advantages of banking? Yes/No

11. Is Public Relation Job essential in your opinion? Yes/No

12. How can the number of customers increase in your opinion?
   a. Through Publicity-advertisement & film show
   b. Wide Publicity by bank staff
   c. Appointment of Public Relation Officer
   d. Reducing interest rate on advances
   e. Enhancing interest rate on deposits
   f. Concerted efforts of Bank officials
   g. Personal contacts by Bank employees
   h. Efforts to satisfy customers
   i. Customers motivation

13. Do your customers repay loan in time? Yes/No

14. Period of repayment by customers
   a. In time
   b. Delayed
   c. Never

15. Your efforts to effect timely recovery:
   a. Putting social pressure on customers
   b. Direct contact with customers
   c. By allowing concessions & facilities
   d. With the help of Government officials of Revenue Department
   e. No effort
   f. This is the job of officers
   g. We don't bother for it
   h. We want that customer should not repay
16. Your attitude towards the customers, who don't repay timely

a. Human
b. Courteous
c. Discourteous
d. Angry
e. Hated
f. Envious
g. Repudiatory
h. Indifferent
i. Almost Cordial

9. Motivation

1. Are you familiar with motivation? Yes/No

2. Your needs

a. Physical
b. Social
c. Family
d. More money
e. Recognition of work
f. Security of service
g. Security of life
h. Equality of behaviour
i. Opportunities for promotion
j. Fellow-feeling
k. Participative management
l. Strong Leadership
m. Proper pause
n. Other needs

3. Have you ever been dis-satisfied with your work? Yes/No

4. If yes, tell the reason:

a. The officer is not good
b. Decisions are imposed
c. You are not consulted in decisions
d. The policies of the Bank are not right
e. The atmosphere of bank is not good
f. The behaviour of co-workers is bad
g. You don't like rural areas
h. Your post is small, you wish to become Officer
i. Salary is less
j. Salary is not paid timely
k. Residential facility is poor
l. You don't like the bank service
m. You don't find security of service
n. The behaviour of customers is not good
o. Officers don't behave properly
p. Other reasons

5. Which of the following factors motivated you to work more?
   a. More enhancement in salary
   b. Good behaviour
   c. Recognition of work
   d. Appreciation by officers
   e. Residential facility
   f. Getting all powers
   g. Promotion
   h. Debt facility
   i. Faith
   j. Conversation with officers
   k. Competition among employees
   l. Recognition to your suggestions

6. What, in your opinion, is the reason of slow work performance of the employees?

10. **Your General Problems (Mark)**
   1. Poverty
   2. Large number of family members
   3. Lack of proper education for the children
   4. Residential facility
   5. Electricity & light
   6. Entertainment
   7. Transportation
   8. Proper food at proper time
   9. Office & toilet
   10. Drinking water
   11. Stationery
   12. Ill-health

11. Your suggestions for the solution of employee problems

12. Your suggestions regarding contribution of employees towards development of the bank

Employee's Signature
APPENDIX - C

QUESTIONNAIRE FOR MANAGEMENT CADRE PERSONNEL

Title of Research Project: An Evaluation of the Performance of RRBs in the Rural Development of Agra Region

Researcher: Abdul Hafeez
Department of Commerce
A.M.U., Aligarh

Purpose of Questionnaire: To supplement research project

NOTE: Please put a tick (✓) mark, where multiple choice is given.

1. Introduction

1. Name and Designation
2. Local Address
3. Age
4. Name of your Bank
5. Name of Sponsor Bank
6. Total Experience in Bank's Service
7. Experience at present post
8. How you occupied the present post
   (a) Through promotion
   (b) Direct Selection
   (c) Deputation
9. Total emolument

10. Level of Management to which you belong
   (a) Top level
   (b) Middle level
   (c) Lower level

11. Nature of work you are concerned with
   (a) Administrative
   (b) Executive
   (c) Both
12. Interest groups to whom you have to pay your social responsibility
   (a) Shareholders
   (b) Workers
   (c) Customers
   (d) Creditors
   (e) Government
   (f) Society in General

13. Style of leadership you adopt for managing the people
   (a) Autocratic leadership
   (b) Participating leadership
   (c) Free-rein leadership

14. Are you satisfied with present job? Yes/No

2. Other Informations
   1. Who decides your over-all general plans?-----------------------------

   2. At what level the decisions regarding your banking operations are taken
      (a) Long term plan decisions -------------------------------
      (b) Short term plan decision --------------------------------

   3. Do you have in your plans rigidity or sufficient degree of flexibility
      (a) There is rigidity
      (b) Flexibility
      (c) Rigidity subject to allowable degree of flexibility

   4. What factors of the following affect your Planning?
      (a) Political
      (b) Ethical standards
      (c) Government Controls
      (d) Fiscal Policy
      (e) Availability of Funds and Facilities with you
      (f) Others
5. After formulating the basic plan, how the derivative plans are drawn
   (a) For organization of RRBs as a whole
       -------------------------------
   (b) For individual Branch
       -------------------------------
   (c) For particular set of customers
       -------------------------------

6. Do you think that your planning is in-adequate?
   if yes, give the measures to make it adequate
       -------------------------------

7. Who decides the overall objectives of RRBs?
   (a) RBI/NABARD
   (b) Sponsor Bank
   (c) State Government
   (d) Central Government
   (e) Top authorities of the Organization

8. Is there any division of objectives like major and operating objectives? Yes/No

9. Do you feel that certain objectives are conflicting and mutually in-compatible? Yes/No

10. Do you or your senior authorities insist on the MBO?
    (a) For performance appraisal
    (b) For integrating the individual with the organization
    (c) For long range planning

11. How you forecast your performance and results?
    (a) By investigating various factors affecting the organization
    (b) By estimating future business
    (c) By comparing actual results with projections.

12. Who takes decisions?
    (a) Regarding policy matters
    (b) Basic administrative problems
    (c) Problems arising in the routine work
13. What sort of policies are in practice in your organization?

(a) Originated policy giving general guidance and leaving little scope for definition and interpretation
(b) Appealed policy prepared on appeals of subordinates
(c) Implied policies expressed by the behaviour of top level managers
(d) Imposed policy by influence of outside forces, like Government, workers' union, various associations and sponsor bank etc.

14. At what level of management following policy matters decided

<table>
<thead>
<tr>
<th>Activities</th>
<th>Level</th>
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<tbody>
<tr>
<td>(a) Loans and advances</td>
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</tr>
<tr>
<td>(b) Recovery</td>
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<td>(c) Disciplinary action</td>
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<td>(d) Promotions</td>
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<td>(e) Transfers</td>
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<td>(f) Remuneration</td>
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<td>(g) Working condition</td>
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<td>(h) Recruitment</td>
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<td>(i) Training</td>
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<td>(j) Control</td>
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15. What is the basis for deciding preferences in the extension of Loans & advances?

(a) Economic condition
(b) Real need
(c) Government policies
(d) Policies for RBI/NABARD
(e) Instruction given by Sponsor Bank

16. (A) Though yours is a formal organization, do there exist any informal groups? Yes/No

(B) If yes, who has constituted them?

(a) Workers  (b) Workers and outsiders
(c) Workers and Officers  (d) Officers and other interest groups
17. (A) What is the number of subordinates working under your directly?

(B) Do you find this number controllable? Yes/No

18. What base of the following has been adopted for departmentalization?

(a) Functional
(b) Territory
(c) Customers
(d) Process

19. What form of organization structure is generally adopted by RRBs?

(a) Line organization
(b) Line and Staff
(c) Functional
(d) Committee organization
(e) Combination of any of the above

20. (A) Does your bank have committee form of organization? Yes/No

(B) If yes, what type of committees

(a) Standing or adhoc committee
(b) Decision making committee
(c) Line committee
(d) Staff committee
(e) Formal committee
(f) Informal committee.

21. How authority-line flows from to to bottom?

22. Is there sufficient degree of delegation of authority? Yes/No

23. Do you feel that authority delegated to you is commensurate with responsibility you have Yes/No

24. (A) Is there unity of command? Yes/No

(B) If no, from how many sources you receive orders and instructions?
25. Is your job according to your field of specialisation? Yes/No

26. In routine, do you notice any conflict between line & staff personnel? If yes, then for what reasons?

27. How you direct your subordinates?
   (a) Formally
   (b) Informally

28. If you give formal direction then in what manner?
   (a) In the form of written instructions and orders
   (b) Orally
   (c) Combination of the two.

29. Do you get some kind of motivation? Yes/No

30. What sort of incentive you get?
   (a) Monetary
   (b) Non-monetary
   (c) Both

31. Do you feel that you are motivated to such an extent that you can't ever think of leaving the organization? Yes/No

32. Do you provide some kind of motivation to your employees? Yes/No

33. What types of incentives are being provided to the employees?

34. Do you feel that motivating factors are bringing desired results? Yes/No

35. What sort of leadership style you adopt for your subordinate?
   (a) You tell them line of action and they follow
   (b) You discuss with them the line of action and then finalise the action at your own.
(c) You invite suggestions from the subordinates before choosing any line of action.

(d) You tell your employees what is to be done and then they are free to act in the manner at their discretion.

36. Do you feel that objectives set in the top level planning are achieved in actual practice? Yes/No

37. If real performance differs with plan, then to what extent the deviation are?

(a) Considerable
(b) Normal

38. What in your opinion are the reasons for deviation in actual performance?

39. What control techniques you adopt:

(a) Budgetary control
(b) Cost control
(c) BEP Analysis
(d) Audit
(e) Personal observation

40. Is your control effective enough to bring the activities in desired manner? Yes/No

41. If control is not sound than in your opinion what are the reasons?

42. A. Have you noticed certain strategic points where deviation occur repeatedly? Yes/No

If yes, then mention what they are?

43. Year by year RRBs are incurring losses. What major causes can you assign for this?
44. One of the major cause for losses is non-recovery of previous loan. What is the reason for slow recovery?

(a) Natural calamities like drought flood etc.
(b) Poor machinery and mechanism of banks for loan recovery
(c) Deliberate irresponsible behaviour of loanees
(d) Government policies
(e) All the above

45. What corrective measures you take for bringing resemblance in plans and actual performance?

(a) Penalising the responsible persons
(b) Transfer of responsible person
(c) Change in the methodology
(d) Re-drafting of plan
(e) Constituting committee of experts for expert view on the analysis

46. What is the criterion for deciding whether a particular deviation is controllable or not?

(a) Evaluation of unexpected forces causing deviation
(b) Allowing reasonable concession in plan objectives i.e. standard performance
(c) Its repeated occurring

47. What suggestions can you give for improving loan recovery?

48. What suggestions can you give for eliminating losses?

49. Do you feel it necessary to change the total set-up? Yes/No

-------- If yes, give suggestions

50. What suggestions can you give for improving general performance?
51. What are the problems you come across in routine?
--------------------------------------------------------------------------

52. What is your opinion about the concept of innovative Banking?
--------------------------------------------------------------------------

53. Do you think that concept of innovative banking can be adopted in case of RRBs? Yes/No

54. Do you feel that RRBs should take commercial banking functions subject to least control? Yes/No

55. Disparity of pay scales with those of nationalised bank is

   (a) Real injustice with the employees of RRBs
   (b) Frustrating factor which is going to develop an explosive grievance situation among the employees
   (c) Both are true.

56. Do you think that Government is under-evaluating the role of RRBs and its employees? Yes/No

57. (A) Do the RRBs in Rajasthan have any inter-bank forum? Yes/No

   (B) Do you think necessity for it Yes, No

       If yes how should it be developed.
       --------------------------------------------------------------------------
       --------------------------------------------------------------------------

58. What is the number of female employees in your bank?

   1. Officers
   2. Clerks
   3. Assistants

59. With what agencies you are required to interact for guidance and refinance?
--------------------------------------------------------------------------

60. With what agencies are you required to interact for performing banking duties?
--------------------------------------------------------------------------
61. (A) What is the number of branches of your bank?
(B) How many branches are viable in your views?
(C) Is there scope for further branch expansion? Yes/No
(D) If yes, how many more branches are required?

62. Do you think that one main branch would be more suitable for RRBs? If yes, why do you think so? Yes/No

63. Do you find RRBs top heavy? Yes/No

64. Do you find RRBs over-staffed? Yes/No

65. Do you think that the Managerial Hierarchy in RRBs should be uniformed? Yes/No

66. If yes, what should be the number of Departments and distribution of work?

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<tr>
<th>Department</th>
<th>No. of Managers</th>
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67. Have you instituted Bank Mitra Mandal under the VVV Scheme in your area? Yes/No

68. If yes how many of such mandals are functioning effectively?

69. Are they giving good account of them? Yes/No

70. If no, please suggest measures to improve them ____________________________

71. What should be the optimal number of accounts per branch in your opinion?

| Deposit accounts | Loan accounts |
72. What is the agency which recruits bank staff?

73. Do you think that the RRBs should have the powers of recruiting their own staff? Yes/No

74. What suggestions can you give to make the recruitment and selection more sound?

75. Presently, the RRBs receive guidance and instructions mainly from four agencies, RBI, Director RRBs, NABARD, and Sponsor Bank. Do you find this situation confusing as it is against the principle of unity of command? Yes/No

76. Do you think the representatives of Bank Staff and clientele should also get a place on the Board of Directors? Yes/No