QUESTIONNAIRE FOR CCBs

1. Name of the C.C.B.
2. Date of Registration/Starting
3. History: Origin & Growth
4. No. of Branches
5. No. of Staff
6. Topography of the District
   i. Area
   ii. Population
   iii. Crops
   iv. Seasonality
7. Financial Parameters
   A. Deposits (Outstanding as on 30th June from 1981-1994)
      i. Current Deposit
      ii. Savings Deposit
      iii. Recurring Deposit
      iv. Fixed Deposit
      v. Other Deposits
   B. Borrowings (Outstanding as on 30th June from 1981-1995)
      i. NABARD/TNSC Bank
      ii. State Government
      iii. S B I
      iv. Other Sources specify
C. Loans and advances (Outstanding as on 30th June from 1981 - 1994)

   i. S.T. Credit
   ii. M.T. Credit
   iii. L.T. Credit
   iv. Non farm sector advances
   v. S.R.T.O. Loan
   vi. Other Loans specify

D. Overdues (Outstanding as on 30th June 1981-1994)

   i. More than 3 years
   ii. 2 years to 3 years
   iii. 1 year to 2 years

E. Demand Collection Balance of All loans (From 1981-1994)

F. Net Profit (From 1981-1994)

QUESTIONNAIRE TO BRANCH MANAGERS

1. Name of the CCB

2. Name of the Branch/Address
   a. Since how long you have been working as Branch Manager?
   b. Have you conducted any group meeting to explain the schemes of the Bank at any office or institution or college?
      Yes          No
   c. Do you find any time to go round in your area?
      Yes          No

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d. Do you display Bank's New deposits Schemes at your Branch?

Yes  No

3. What are your suggestions to improve the working of the branch?

i.

ii.

iii.

iv.

4. Do you go for door to door campaign in your area?

Yes  No

5. Do you visit Government Officers, Corporation etc.

6. Other comments/suggestions if any.

QUESTIONNAIRE ON MANAGEMENT OF CASH AND SECURITIES

I. General background of the bank

a. Name of the District Central Coop. Bank

b. No. of other banks in the Dist. (including Urban Coop. Banks)

<table>
<thead>
<tr>
<th>S.NO.</th>
<th>Name</th>
<th>No. of branches</th>
</tr>
</thead>
</table>

c. No. of branches of the Centrl Coop. Bank

II. Cash Management

a. Ceiling for cash holding at H.O. and Branch

b. Basis for fixing retention limit at H.O. & Branch
c. Procedure for transfer of Cash from:
   H.O. to Branch
   Branch to Head Office
   Branch to Branch
d. How shortfall of cash/heavy withdrawals managed at H.O./Branch?
e. How long huge cash balance remains idle?
f. Value of soiled notes kept idle
g. Call deposit balance (every month for last one year)
h. Average receipts and payments of cash
i. Daily for a month
j. Weekly average for six months April 1991 to Sep.'91

III Securities

   a. * Pattern of securities invested
      Name of the Securities
   b. Per cent of each securities to total securities
      i.e. individual holding
   c. Face value
d. Market value
e. Date of investment
f. Period
g. Interest Rate
h. Periodicity
i. Periodicity of return on investments
   Qrly/H.Yrly/Yrly
j. Date of maturity
k. Date of withdrawal/realisation/extension
1. Prematured withdrawal/sales etc.,

m. Remarks

-----------------------------------------------
* Govt. bonds, goldbonds, E.B.bonds, debentures, shares in other institutions (Sugar, spinning, CCP etc. IFFCO) postal, national savings schemes, unit trust, master plan.

IV. Compute yield for each savings scheme for the last 10 years.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name of the Security</th>
<th>Yield year</th>
<th>Amount 000s.</th>
</tr>
</thead>
</table>

V. Mention variations in holding of securities (%) as per B. R. Act and RBI instruction.

i. Who is responsible for deciding investment?

ii. Maintenance of banks/securities

iii. How computed/invested and maintained?

VI. Bonds/securities invested in whose name?

VII. Non-banking assets

<table>
<thead>
<tr>
<th>S.NO.</th>
<th>Particulars</th>
<th>Value as on 31.3.91</th>
</tr>
</thead>
</table>

a. Land

b. Building

c. Vehicles

d. Others Specify

VIII. (a) Vulnerability of investments (i.e. Risk factor in the past)

(b) Details of investment fluctuation reserves created during the last 10 years 1981-82 to 1990-91.

(c) i. Encumbered securities (Amount involved in pledging of securities)

ii. Date of interest on pledged (Securities) please specify.