APPENDIX - B

INTERVIEW SCHEDULE FOR BRANCH MANAGER

Questions

1. Have you seen any significant development under the Lead Bank Scheme (LBS) in your area?
2. Has the opening of the branch helped the people of the area?
3. Do you think that the network of branch in the area is adequate?
4. Do you have any infrastructural problems?
5. Have you noticed any change in infrastructure after SAA?
6. Do you think that all the existing schemes are bankable and viable?
7. Which scheme is most popular in the area?
8. Are there proper marketing and storage facilities for the area?
9. How do you select the beneficiaries?
10. Do you conduct pre-sanction inspection and concurrent monitoring?
11. Do you get any help in monitoring from other agencies?
12. Who is the District Co-ordinator in the various meetings? Is there any separate cell to see LBS?
13. How many such meetings are attended by you in a quarter/month?
14. Do you receive the proceeding of DCC/other meetings?
15. Do you find any communication problem with the LBO and other higher authorities? Do you get help and co-operation from them?

16. Have any faced problem in submission of returns etc. due to frequent changes in the format?

17. Are you satisfied about the man power position? How many accounts are looked after by one field officer in your branch?

18. Do you find any security problem? Have you been provided with armed guard?

19. Have you received any training under SAA/NIS?

20. Do you feel that the allocation of villages to your branch is proper?

21. Do you conduct village survey? Have you faced many problem in doing so?

22. Have you received background paper for preparation of credit plan?

23. Do you prepare village plan?

24. Do you get a copy of DCP in time? How do you arrive at the target?

25. Are you overloaded with ACP target? Do you achieve the target set? If not, what measures are taken?

26. Do you get targets from DIC/DRDA well in advance? If not, how do you finance?

27. What is the recovery position of your branch? Have you taken any step to improve the position?

28. Do you have any influence on the beneficiaries? Have you
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taken any step in mobilising deposits?

29. Is there any purchase committee? Are you satisfied about the supply of inputs to the beneficiaries?

30. What is the term for a B/M in a branch?

31. How do you utilise the NPBWD?

32. How do you visualise the Agricultural Rural Debt Relief Scheme?

33. What is your comment on poor C-D ratio position of the state?

34. Would you like to give any other comment/suggestion for the improvement of functioning of the Lead Bank Scheme in Meghalaya?