APPENDIX - II

INTERVIEW SCHEDULE FOR BRANCH MANAGER

1. Name of the P.G.B. branch _____________________________________
   a) Block ____________________ b) District ____________________

2. Is your branch, along with other bank branches (if any) is enough for that area? Yes/No.

3. Whether the infra-structure facilities, like power supply, transport, communication, education and banking facilities etc. are adequate in your area of operation? Yes/No.

4. Have you got proper Co-ordination with other development agencies for identification of beneficiaries and disbursement of loans? Yes/No.

5. Please give tick (✓) to mention the main reason that is mainly responsible for delay in sanction and disbursement of loans.
   a) Delay in the completion of necessary formalities by the borrowers.
   b) Multiplicity of agencies engaged in the function of loan sanction and disbursement.
   c) Shortage of bank staff.

6. Please mention the main reason that is responsible for wrong identification of beneficiaries

7. Whether the supporting services such as proper training, arrangement of inputs, and marketing facilities are properly adequate in your area? Yes/No.

8. Please give tick (✓) to point out the reason mainly responsible for mis-utilisation of bank loans.
   a) Wrong identification of borrowers.
   b) Wrong selection of project.
   c) Inadequate credit.
   d) Poor quality of asset.
   e) Ill intention of borrower.
9. Which one of the following factors do you think mainly responsible for poor recovery of loans please give tick (✓). 
   a) Inadequate income.
   b) Misutilisation of credit,
   c) Inability to maintain the asset,
   d) Promises of loan write-off by political leaders,
   e) Wilfully defaulted.

10. Do you have required manpower at your branch? Yes/No.

11. Do you inculcate the habit of savings among the beneficiaries in your area? Yes/No.

12. What is the rate of recovery in your branch? Is it satisfactory?

13. Do you think that the proposed unified structure of existing RRBs, namely, NRBI, will be appropriate to meet the needs of the rural poor? Yes/No.

14. Do you agree with the recommendation given by Khusro Committee regarding the merger of RRBs with the sponsor banks? Yes/No.

15. What is your own opinion regarding the future of the existing structure of RRBs? please give tick (✓) Excellent/Good/Bad/Very bad.

16. Please give your own suggestion for the improvement of RRBs (if any) ____________________________________________________________
    ____________________________________________________________
    ____________________________________________________________