Appendices

1. Bibliography

A) BOOKS:

26. Garg M.C., and Joshi M.N; *Cooperative Credit and Banking*, Deep and Deep publication, New Delhi, 1997.


B) REPORTS:

1. Annual Reports of District central cooperative Banks in Marathwada, from 1990-91 to 2004-05.


C. ARTICLES:


A - Introduction

QA1. For how long has this bank in operation? Years 

QA2. How would you classify this bank?

[1] Commercial bank 

[2] Non-bank financial institution [other than mortgage or building] 


[4] Building society 

QA3. What is the range of services that the bank offers?


B - Management and the Board

QB1. What is the total number of the Board of Directors 

QB2. How is the board appointed?

[1] by the vote of majority shareholders 

[2] by the vote of all shareholders 

[3] by the old board when a new one is coming into office 

[4] a head hunt by the chairman
QB3. What is the composition of the board in terms of professional qualification?

[1] Lawyers [give number] □
[2] Banking and finance specialists □
[3] CA □
[4] Engineers □
[5] Economists □
[6] Other professions [list and give numbers] --------------------------------

QB4. What is the composition of the board in terms of gender?

[1] male □
[2] female □

QB5. How effective do you consider the Board to be in exercising the following so as to achieve the banks objectives:

i. Leadership □
ii. Integrity □
iii. Enterprise □
iv. Judgment □
v. Decision making □
QB6. How frequently does the Board meet?

QB7. How is there deliberations communicated to shareholders and other stakeholders?

QB8. Does the board assess the performance and effectiveness of:
1. Itself? [1. yes  2. No]
2. Individuals members? [1. yes  2. No]
3. The Chief Executive?[1. yes  2. No]

QB9. If Yes how frequently is this done?
1. for itself
2. for individuals members
3. for the Chief Executive

QB10. Are reports made from these assessments?
[1] yes
[2] no
QB11. At what level are the reports discussed?
[1] board meeting  
[2] AGM  
[3] special meetings  
[4] other [indicate]___________________________________________

QB12. Are there any induction programmes in place for new Board members?
[1] yes  
[2] no  

QB13. Are there continuous members’ skill development programmes for the Board?
[1] yes  
[2] no  

QB14. Is there any training programme for the management and other staff?
[1] yes  
[2] no  

QB15. Does the bank have a succession plan for the senior management?
[1] yes  
[2] no
Q16. If yes, briefly explain how it works____________________________________________

Q17. Do you have Internal Audit?
1) Yes  
2) No  

Q18. Is there a concurrent audit?
1) Yes  
2) No  

Q19. Is there a full compliance with International Financial Reporting Standards (IFRS)?
1) Yes  
2) No  

Q20. Do you think that statutory reports submitted by your bank are sufficient for effective governance of urban co-operative bank?
Completely sufficient  Partially sufficient  
Not sufficient  

Q. 21 Kindly rate role of Apex bank (Gujarat state co-operative bank) in effective governing Of

Co-operative banks? [ ]
Highly effective [ ]
Effective [ ]
Average [ ]
Not so effective [ ]
Highly ineffective [ ]

C: Shareholders and stakeholders

QC1. What is the approximate total number of shareholders? [ ]

QC2. To what extent do the shareholders exercise the authority to ensure that only competent and reliable persons are elected or appointed to the Board of Directors?

QC3. To extent do the shareholders ensure that the Board is held accountable for the effective running of the bank – so as to achieve its objectives?
QC4. Do the shareholders have the power to change the composition of the Board that does not perform to expectations or in accordance with the mandate of the bank?

[1] Yes
[2] No

QC5. How does the bank communicate with its shareholders and stakeholders?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

QC6. To what extent is the bank accountable to its members?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

QC7. What accounting procedures are there in place to effect this?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
QC8. Do you think the members are satisfied with this?
[1] very satisfied
[2] satisfied
[3] not satisfied at all

QC9. Who are the internal stakeholders of the bank?
____________________________________________________
____________________________________________________

QC10. Who are the external stakeholders of the bank?
____________________________________________________
____________________________________________________

QC11. Is there a policy which guides how the bank should relate with them?
[1] yes
[2] no

D - Strategy, values performance and compliance

QD1. Would you say the Board of Directors do determine the following:
i. The purpose and values of the bank
ii. The strategy to achieve the bank’s purpose
iii. Implementation of the banks values
QD2. Who ensures that the procedures and values that protect the assets and reputation of the bank are put in place?

[1] the board
[2] the chief executive
[3] the share holders
[4] all departmental heads
[5] everybody in the management position including the board and the CEO

QD4. Who monitors and evaluates the implementation of the bank’s strategies, policies, plans and management performance?

[1] the board
[2] the chief executive
[3] the share holders
[4] all departmental heads
[5] everybody in the management position including the board and the CEO
QD5. Who reviews the viability and financial sustainability of the bank?

[1] the board
[2] the chief executive
[3] the shareholders
[4] all departmental heads
[5] everybody in the management position including the board and the CEO

QD6. How frequently is this done?

QD7. Is there any measure in place to ensure that the bank complies with all relevant laws, regulations, governance practices, accounting and auditing standards?

[1] Yes
[2] No

QD8 Please the measures

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
QD9. Who enforces these measures?

[1] the board
[2] the chief executive
[3] the share holders
[4] all departmental heads
[5] everybody in the management position including the board and the CEO

E: Management of corporate risk and social responsibility

QE1. What are some of the key risk areas that the board has so far identified?

___________________________________________________
___________________________________________________
___________________________________________________
___________________________________________________

QE2. What are some of the key performance indicators that the bank has in place?

___________________________________________________
___________________________________________________
___________________________________________________
___________________________________________________
QE3. In what circumstances does the bank seek professional advise?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

QE4. What are some of the banks social responsibility?

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________