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QUESTIONNAIRE

QUESTIONNAIRE FOR BANK MANAGERS

A (I)

Q.1 What arrangement is made for giving information of deposit schemes to the customer ?

a) Preparation of attractive boards of deposit schemes.

b) Display of posters in bank premises.

c) Preparation of brochures and pamphlets.

d) Arrangement of customer meet.

e) Advertisement.

f) Any Other.

Q.2 What type of deposit schemes are available with you ?

a) Fixed

b) Saving

c) Recurring

e) Current

d) Any Other

Q 3. Whether Insurance cover on deposits is taken by your bank ?

Yes

No

Q 4. How much time is taken for opening of new account ?

a) 10 Minutes

b) 10 to 15 Minutes

c) 15 to 30 Minutes

Q 5. Average time taken for accepting deposits and for withdrawals ?

a) 10 Minutes

b) 10 to 15 Minutes

c) 15 to 30 Minutes

Q 6. Do you follow the practice of informing depositors the changes in the rates of interests ? If yes how ?

Yes

No

Q 7. Do you follow the practice of informing depositors the date of maturity of fixed deposits? If yes how ?

Yes

No

Q 8. Number of depositors from. —

Occupational classification	Male	Female	Total
1. Agricultural			
2. Business			
3. Industries			
4. Salary & wage earners			
5. Professionals			
6. Others			

Q 9. Do you have investments in —

- | | |
|----------------------|-----------------------|
| a) NSC'S | b) Indira Vikas Patra |
| c) Kisan Vikas Patra | d) Bonds / Debentures |

A (II)

Q 1. How do you provide loan application form to the customers ?

- | | |
|---|--------------|
| a) Free of cost | b) with cost |
| c) If with cost price Rs. _____ per set | |

Q 2. Do you give information of loan schemes to the customers ?

If yes how? Yes No

Q 3. What are the steps in procedure of getting the loans ?

- a) Getting application form
- b) Filling application form & arranging guarantors.
- c) Scrutinizing application form
- d) Sanctioning loan
- e) Actual disbursement

Q 11 Do you give loans at concessional rates to the weaker class of employees / members ? If yes amount spend (in year _____ in Rs. _____)

Q 12. What is the procedure of recovery of loans ?

A (III)

Q 1. Is there a facility of safe deposit lockers ? Yes No

Q 2. What is the procedure of giving safe deposit lockers ?

Q 3. In case of safe deposit lockers do you have emboss on keys as an identification code ? Yes No

Q 4. Do you follow the practice of crediting out station cheques ? If yes upto what amount ? Yes No

Q 5. Which new services are provided by your bank ?

- | | |
|---------------------|-----------------|
| a) Credit cards | b) Stock invest |
| c) Merchant banking | d) Any other |

Q 6. Which ancillary services are rendered by your bank ?

- a) Information and statistics
- b) Issue of letters of credit
- c) Underwriting of securities
- d) Dealing in foreign exchange
- e) Purchase & sale of securities
- f) Acting as an Executive Trustees and Attorney's
- g) Any other

Q7. Whether the facility of discounting purchasing consignment bill is available with you ? Yes No

Q8. Does your bank provides facility of accepting –

- a) Insurance premium
- b) Sales tax receipt
- c) Electricity Bills
- d) Telephone Bills

B

Q1. What is the scheduled time of cash transactions ? From _____ to _____

Q2. What is the scheduled time of genral banking transaction ? From _____ to _____

Q3. Is there morning / evening branch or extention counter ? Yes No

Q4. When does the bank door open ?

- a) 15 minutes. before scheduled time
- b) 30 minutes. before scheduled time

Q5. Whether class IV staff comes before the scheduled time ?

If yes at what time ? Yes No

Q6. When does the bank door close ?

- a) 30 minutes. after scheduled time
- b) 1-hour after scheduled time

Q7. What is your weekly off ?

Q8. Do you exchange spoiled or mutilated notes ? Yes No

Q9 Are your banking operations computerised ? Yes No

Q10. Do you arrange for any new services like A.T.M. 'S/B.T.M.'S ? Yes No

Q 11. Is your bank connected with ' BANKNET ' ? Yes No

Q 12. Do you have membership of ' SWIFT ' ? Yes No
(Society of World Wide Inter Bank Financial Telecommunication)

Q 13. Whether the bank building is owned or rented ? What is the carpet area ?

Q 14. Whether your administrative building is located far away from your bank premises? Yes No

Q 15 Furniture available - whether adequate or inadequate

Item	Number
Tables	
Chairs	
Benches	
Cupboards	
Racks	

Q 16. What type of arrangements are made for filing or for keeping stationary and unused material ?

Q 17. What kind of office equipments do you have ? How much they are utilised ?

Equipments -

Percentage of capacity utilization -

- a) 50 %
- b) 50 % to 75 %
- c) 75 % above

Q 18 Whether office layout is convenient for easy flow of work ?

If yes how? Yes No

Q 27 The behaviour of employee towards -

a) Manager and supervisory staff

(i) Fair (ii) Average (iii) Below Average

b) Towards customers

(i) Fair (ii) Average (iii) Below Average

c) Towards colleagues

(i) Fair (ii) Average (iii) Below Average

Q 28 Do you give prizes to the ranker children of employees or members
of a bank? Yes No

Q 29 What type of Returns / Reports are sent to R.B.I. ?

Q 30 Do you have M.I.C.R clearing system ? Yes No

Q 31 Which is your official language ?

a) Hindi

b) Marathi

c) English

Q 32 In case of dishonour of cheques what steps do you take ?

Q 33 What systems of safeguards are followed to avoid frauds and malpractices ?

Q 34 In the circumstances of frauds and malpractices what remedial actions are
taken by you ?

Q 35 What measures do you adopt to avoid the fictitious accounts ?

Q 36 What is the maximum amount of shares an individual member can purchase?

Q 37 What is your opinion about the need for formation of apex bank ?

Q 38 Are you a member of clearing house ? Yes No

C

Q 1 Do you honour the standing instructions of customers ? Yes No

Q 2 Is there a facility of " May I help You ?" or ' Enquiry Counter '? Yes No

Q 3 Is there a Complaint - Box ? Yes No

Q 4 How do you get new customers ?

Q 5 Do you get feed back from the customers ? If yes how ? Yes No

Q 6. What the bank has done with regard to –

a) Society at large

b) Specific groups, organisations, institutions

(i) Educational

(ii) Cultural

(iii) Any other

GENERAL

- Q 1 What is your common slogan or common logo ?
- Q 2 Have you conferred with any award by NAFCUB ?
- Q 3 Do you feel that there is a need for removal of dual control ?
- Q 4 How do you come to know about grievances among employees ?
- Q 5 Up till now how many strikes and lockouts are experienced by your bank ?
- Q 6 How many employees are working in your bank ?

Designation

No.

Q 7 Do you have a Library whether relevant reports publications of urban banking are available ?

Q 8 What distinct measures do you adopt to enhance your competitive strength or quality of service ?