M. Phil. Dissertation

APPENDIX

QUESTIONNAIRE

------ Shivaji University , Kolhapur. ------

QUESTIONNAIRE FOR BANK MANAGERS

A (I)

Q.1	What arrangement is made for giving information of deposite schemes to the customer?			
a)	Preparation of attractive boards of deposite schemes.			
b)	Display of posters in bank premises.			
c)	Preparation of brochures and pamphlets.			
d)	Arrangment of customer meet.			
e)	Advertisement.			
f)	Any Other.			
Q.2	What type of deposite 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 withdrawls?			
	a) 10 Minutes b) 10 to 15Minutes			
	c) 15 to 30 Minutes			
	Do you follow the practice of informing depositors the changes in the rates of sts? If yes how? Yes No			
	Do you follow the practice of informing depositors the date of maturity of fixed its? If yes how? Yes No			

Q8. Number of depositors from. -Male Female Total Occupational classification 1. Agricultural 2. Business 3. Industries 4. Salary & wage earners 5. Professionals 6. Others Q9. Do you have investments in -Indira Vikas Patra NSC'S a) b) Bonds / Debentures c) Kisan Vikas Patra d) A(II) Q1. How do you provide loan application form to the customers? with cost Free of cost **b**) a) If with cost price Rs. ____ per set Q2. Do you give information of loan schemes to the customers? If yes how? Yes No Q3. What are the steps in procedure of getting the loans? **a**) Getting application form b) Filling application form & arranging guarantors. Scrutinizing application form c)

Sanctioning loan

Actual disbursement

d)

e)

Q 4.	24. What is the time gap between loan application and loan sanction?			
a)	Less than 2 weeks	b)	2-4 weeks	
c)	More than 4- weeks			
Q 5.	How do you inform the customers the san	nction /	rejection of lo	an proposal?
Q 6	What kind of mortgages / securities do	you acc	cept?	
Q7.	Do you issue loan passbook to the borrov	vers?	Yes No	
	Do you follow the practice of informing b terests? Yes No	orrowe	rs to changes i	n rates
Q 9.	How the installments are fixed?			
a)	For short term loan.			
b)	For medium term loan			
c)	For long term loan			
Q 10	. Number Of borrowers from. —			
	Occupational classification Male		Female	Total
	 Agricultural Business Industries Salary & wage earners Professionals Others 			

Q 11	1 Do you give loans at concessional rates to the weaker class of employees / members? If yes amount spend (in year in Rs)				
Q 12	2. What is the procedure of recovery of loans?				
		\mathbf{A}	(III)		
Q 1.	Is there a facility of safe deposite	e lock	xers? Yes No		
Q 2.	What is the procedure of giving	safe o	leposite lockers?		
Q 3.	. In case of safe deposite 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 provide	d by	your bank ?		
a)	Credit cards	b)	Stock invest		
c)	Merchant banking	d)	Any other		
Q 6.	Which ancillary services are reno	dered	by your bank?		
a)	Information and statistics				
b)	Issue of letters of credit				
c)	Underwritting of securities				
d)	Dealing in foreign exchange				
e)	Purchase & sale of securities				
f)	Acting as an Executive Trustees	and A	Attorney's		
2)	Any other				

	Q7. Whether the facility of discounting purchasing consignment bill is available with you? Yes No			
Q 8.	8. Does your bank provides facility of accepting —			
a)	Insurance premium			
b)	Sales tax receipt			
c)	Electricity Bills			
d)	Telephone Bills			
	В			
Q 1.	What is the scheduled time of cash transactions? From to			
Q 2.	What is the scheduled time of genral banking transaction? Fromto			
Q 3.	Is there morning / evening branch or extention counter? Yes No			
Q 4.	. When does the bank door open ?			
a)	15 minutes. before scheduled time			
b)	30 minutes. before scheduled time			
Q 5.	Whether class IV staff comes before the scheduled time?			
	If yes at what time? Yes No			
Q 6.	When does the bank door close?			
a)	30 minutes. after scheduled time			
b)	1-hour after scheduled time			
Q 7.	What is your weekly off?			
Q 8.	Do you exchange spoiled or mutilated notes? Yes No			
Q 9	Are your banking operations computerised? Yes No			
Q 10	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 -
Perce	entage 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 19 What kind of security arrangements are available?				
a)	Watchmen	b)	Any other	· •
Q 20	Up to this moment how many were the causes of this kind of			d from dacoities, roberies? what actions were taken by you?
				^
Q 21	.What is the average rate of ab	sentism	?	
Q 22	.How do you select and recruit	your e	employees	?
Q 2 3	Do you get adequate coo	peratio	n from staf	f? Yes No
Q 24	What schemes of motivation a	re givei	n to employ	rees ?
Q 25	Do you arrange for welfare fu utilised?	nd for t	he employe	es ? If yes how it is
Q 26	Whether your bank is -			
a)	Over staffed		b)	Under staffed
c)	Properly staffed		·	

Q 27	The behaviour of	employee towards -			
a)	Manager and supervisory staff				
(i)	Fair	(ii) Average	(iii) Below Averag	e	
b)	Towards custome	ers			
(i)	Fair	(ii) Average	(iii) Below Averag	e	
c)	Towards colleagu	tes			
(i)	Fair	(ii) Average	(iii) Below Averag	e	
Q 28	Do you give prize	es to the ranker children o	f employees or mem	bers	
	of a bank? Yes	No			
Q 29	What type of Retu	urns / 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 off	icial language ?			
a)	Hindi	b) Mar	athi	c) English	
Q 32 In case of dishonour of cheques what steps do you take?					
Q 33	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?				
and 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
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

Q 7	Q 7 What special efforts are made for uplift of women?			
Q 8	Do you issue D / D Mail Tranfer, Travellers Cheque? yes No			
Q 9	Do you know marketing of bank services is essential now a days? yes No			
Q 10	What attempts are made in this regard by your bank?			
Q 11	Which type of credit cards are available ?			
a)	Charge cards b) Revolving credit cards			
Q 12 How far do you feel the policies of R.B.I. are supporting or favourable?				
Q 13	What are the major constraints you observe in the policies of R.B.I.?			
*	What are the strengths of your bank?			
*	What are the weaknesses of your bank?			
* strai:	In the light of liberalization and globalisation what specific connts / opportunities would you expect to come accross?			

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 du	al control ?
Q 4	How do you come to know about grievances amo	ing employees ?
Q 5	Up till now how many strikes and lockouts are ex	operienced by your bank?
Q 6	How many employees are working in your bank Designation	? No.

- ${f Q}$ 7 Do you have a Library whether relevant reports publications of urban banking are available ?
- ${\bf Q\,8}\,$ What distinct measures do you adopt to enhance your competitive strength or quality of service ?