

# ANNEXURE - 1

## QUESTIONNAIRE

### **“A Study of Financial Management in Regional Rural Banks in Madhya Pradesh” (For Bank Officers/Employees)**

**Dear Sir/Madam,**

As a part of my research work, I would like to gather some information from you. The information provided by you, will be kept confidential and will be used for research work only. I would be obliged for your co-operation in providing me information. Please follow the link below and fill the questionnaire.

**{Also if possible then, Please forward it to friends and colleagues}**

1. Name  Middle name  Surname
2. Gender            Male                      Female
3. Education Qualification  Graduate     Graduate    P.G.    Above P.G.
4. Age 20-30 Years    30-40 Yrs    40-50 Yrs    50-60Yrs    Above 60 Yrs
5. Income    1- 2 LPA    2-3 LPA    3-4 LPA    4-5LPA    Above 5LPA
6. Designation .....
7. Name of the Branch .....
8. Date of appointment in present Branch .....
9. Does bank keep books of account properly?                      Yes                      No
10. Does bank keep books of account traditionally?                      Yes                      No
11. Does bank keep books of account on Computerized basis ?                      Yes                      No
12. Do your employees know how to operate the computer?                      Yes                          No
13. Does your employees take any training regarding computer operations?                      Yes                          No
14. Is policy of sanction of loan lengthy and complicated?                      Yes                          No
15. Is Time duration between loan sanctioned and Loan Disbursement long?                      Yes                          No

16. Loan provided for the purpose of Agriculture  Agriculture Equipments   
Cottage Industry  Small Industry  Business   
Seeds & Fertilizers  Housing  Car  Personal

17. Which types of loan provided in the term of time

Short Term  Long Term  Both Types

18. What is the period of Short term Loan? .....

19. What is the limit (in Amount) for Short term Loan? .....

20. What are the criteria of recovery of Short term Loan?

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21. What is the period of Long term Loan? .....

22. What is the limit (Amount) for Long term Loan? .....

23. What are the criteria of recovery of Long term Loan?

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24. What is the amount of loan, Branch Manager is entitled to sanction?

25. If Branch Manager does not sanction the loan amount, what are the main reasons for Non Sanctioning of loan?

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26. How much amount of loan,Regional Manager is entitled to sanctions?

27. If Regional Manager does not sanction the loan amount, what are the main reasons for non- sanctioning of Loan?

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28. How much loan amount Manager is entitled to sanctions at district level

29. If Manager does not sanction the loan amount at district level then what are the main reasons for non sanctioning

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30. Does bank avails loan on mortgage? Yes  No

31. What do you think about margin requirement at the time of sectioning loan?

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32. Does bank follow all the KYC guidelines? Yes  No

33. Does bank avail the loan according to the standard guidelines of RBI?

Yes  No

34. Do bank employees have adequate knowledge about the loan scheme?

Yes  No

35. Does your bank take proper follow-up on overdue loans? Yes  No

36. Are you satisfied with policies of repayment of loan? Yes  No

37. What is the % of recovery of loan in your bank? .....

38. Are you satisfied with policies of % of recovery of loan? Yes  No

39. Does your bank should simplify the process of loan sanction? Yes  No

40. Do you think that process of loan distribution is satisfactory and gives positive result?

Yes  No

41. Does your bank face any interference in sanctioning the loan (In some cases)?

Yes  No

42. What are your opinions in terms of deposited amount? .....

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43. What are your opinions in terms of loan amount? -----.....

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44. What are your opinions in context of bank staff?

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45. Does bank represent financial mismanagement of owned liberal credit policy ?

Yes  No

46. Does your bank fully dependent on sponsored banks? Yes  No

47. Is there long duration between making policies related to financial aspect & execute them? Yes  No

48. Are there improvements required in execution of policies regarding financial performance? Yes  No

49. Is NABARD providing financial help to your bank? Yes  No

50. If yes, which type of facilities provided by NABARD?

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51. Does your bank have poor operational efficiency? Yes  No

52. If Yes, Which kind of operational inefficiency?

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53. Does merger of Regional Rural banks shows poor economy management?

Yes  No

54. Does your bank deposit excess money (above liquid fund) to nationalized banks?

Yes  No

55. Does your bank employees are overburdened due to shortage of employees?

Yes  No

56. If yes, then please give suggestions to improve service?

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57. Agriculture sector is the largest profit giving sector to your bank Yes  No

58. Does your bank avail loan to poor families? Yes  No

59. Did your bank fail to achieve its own objective? Yes  No

60. Does future of Regional Rural Banks seem uncertain? Yes  No

Signature of Respondent

Signature of Research Scholar