QUESTIONNAIRE

Dear Sir/ Madam

Greetings!!! You will glad to know that this questionnaire is intended to survey regarding your view and expectation on ‘Non Performing Assets (NPAs) in Agriculture Loan in Co-operative Bank of Odisha’ a Case Study of Khordha Central Cooperative Bank of Odisha.’ The opinions and suggestions offered by you shall be kept confidential and the database shall be exclusively used for academic purpose. I take the pleasure to solicit your kind participation and shall be obliged, if your kind consent to fill up the questionnaire.

Thanking you for your Participation.

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SECTION – I

1. Name of the Respondent:

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2. Address (Optional):

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3. Gender:          A. Male          B. Female

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4. Age:  
A. 18 - 25 Year 
B. 25 – 35 Year 
C. 35- 45 Year 
D. More than 45 Year

5. Educational Status:  
A. Primary 
B. Intermediary 
C. Graduate Degree 
D. Master Degree

6. Annual Household Income:  
A. ≤ Rs. 25000 
B. Rs. 25001 – Rs. 5000 
C. Rs. 50001 – Rs. 100000 
D. ≥ Rs. 100000

7. No. of Dependents:  
A. No Dependant 
B. Less than 2 
C. 2 – 4 numbers 
D. More than 4

8. Other Sources of Income:  
A. Business 
B. Salary 
C. House Rent
SECTION – II

Rank the factors given below (1 – Most important, 2 – More important and likewise)

1. Which of the marketing practices that affect the NPAs in agriculture loan in Khordha Central Cooperative bank?
   i. Inadequate market Place for the product
   ii. Lack of storage facility for the product
   iii. Low product value
   iv. Absence of regulated market practices
   v. Presence of Middlemen

2. How the inconsistency government practices affect the NPAs in agriculture loan in Khordha Central Cooperative Bank?
   i. Fluctuation in rate of interest
   ii. Recovery period of loans
   iii. Political interfere on collection
   iv. Waiver of loan
3. How the crop planning affect the NPAs in agriculture loan in Khordha Central Cooperative Bank?

   i. Unavailable of high yielding seeds  
   ii. In time distribution of seeds  
   iii. Lack of intercropping facility  
   iv. Absence of testing of soil quality

4. Which financial factor affects the NPAs in agriculture loan in Khordha Central Cooperative Bank?

   i. Inadequate way of financing by bank  
   ii. Improper way of disbursement of loan  
   iii. Inaccurate pre sanction security  
   iv. Low bank presence

5. In which way Agricultural credit affects the NPAs in agriculture loan in Khordha Central Cooperative Bank?

   i. Low unit cost  
   ii. Unsatisfactory agricultural credit facility  
   iii. Banking system delay  
   iv. Negligible interest among banks
6. Which type of expenditure on agriculture affects the NPAs in agriculture loan in Khordha Central Cooperative Bank?

i. High expenditure on agriculture

ii. High labour cost

iii. Inconsistency govt. policy on fertilizers prices

iv. High cost of seed supply

7. How the banking system affects NPAs in agriculture loan in Khordha Central Cooperative bank?

i. Distance of banking location

ii. Political influence in banks

iii. Lack of pre & post sanction inspection

iv. Improper follow up actions

8. How the inefficient banking operation affects the NPAs in agriculture loan in Khordha Central Cooperative Bank?

i. Lack of initiatives taken by the bank

ii. Wrong identification of beneficiary

iii. Insufficient collateral security

iv. Multiple finance facility by different banks
9. How the natural hazards affect the NPAs in agriculture loan in Khordha Central Cooperative bank?

i. Natural calamities like flood/famine/earthquake/cyclone

ii. Effected by climate change

iii. Affected by pest & insects

10. How the behavior of land lord affects the NPAs in agriculture loan in Khordha Central Cooperative bank?

i. No support to share croppers during emergency

ii. Inadequate support from govt. during difficult time to share croppers

iii. Way of taking more share of the product

iv. Enforces to sell the product

11. How the mis utilization of loan amount affect NPAs in agriculture loan in Khordha Central Cooperative Bank?

i. Diversification of funds

ii. Unsatisfactory agricultural credit

iii. Utilization of their social needs

iv. Utilization for unforeseen action/contingency
12. In which way the method of cultivation affects the NPAs in agriculture loan in Khordha Central Cooperative Bank?

i. Absence of mixed cropping facility

ii. Lack of adequate knowledge on cultivation

iii. Traditional way of cultivation

iv. Lack of seriousness on cultivation

13. In which way personal interest affects the NPAs in agriculture loan in Khordha Central Cooperative Bank?

i. Willful default

ii. Delay in disbursement of credit facility

iii. Inadequate pricing of the product

iv. Burden of multiple loans

14. How the beneficiary selection procedure affects the NPAs in agriculture loan in Khordha Central Cooperative Bank?

i. Lack of entrepreneurship skill on farming

ii. Disbursement of loan to wrong person

iii. Security issues

iv. Non adherence to guidelines
15. How the inability to supervise the project by the borrower affects the NPAs in Agriculture loan in Khordha Central Cooperative Bank?

i. Lack of manpower

ii. Lack of capital

iii. Lack of supervision skill

16. How the recovery practices affect the NPAs in agriculture loan in Khordha Central Cooperative Bank?

i. Inadequate legal action

ii. Failure of debt collection machinery

iii. Lack of adequate staff

iv. Lack of coordination among banks

17. How the social factor affects NPAs in agriculture loan in Khordha Central Cooperative Bank?

i. Nexuses between banker and customer

ii. Social status of customer

iii. Political influences

iv. Willful deliquescent
18. How the lack of technical support from Agricultural department affect NPAs in agriculture loan in Khordha Central Cooperative Bank?

i. Absence of creating awareness on quality testing

ii. Absence of supportive agricultural equipment

iii. Lack of awareness on cash crops

iv. Absence of information centre

Signature of Respondent