ANNEXURES
**ANNEXURE 1A**

**QUESTIONNAIRE FOR BORROWER**

<table>
<thead>
<tr>
<th>Name of Bank</th>
<th>Name of Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Borrower:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Age</th>
<th>Sex M/F</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Marital status</th>
<th>No. of Family members</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of borrowal Account</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sanction Date</th>
<th>Disbursed date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Conduct of the account</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Any difficulty faced by you in conducting the account</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Are you satisfied with borrower education services extended by Bank?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>A/c is NPA Since</th>
<th>Present category</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Major reason of NPA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

1. [Reason 1]

2. [Reason 2]

3. [Reason 3]

<table>
<thead>
<tr>
<th>Any difficulty faced by you in conducting the account:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How do you feel about NPA A/c</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

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Strategy for repayment

What would have prevented A/c from becoming NPA

What care will you take if you avail a fresh advance?

Give your suggestions for improvement of the services of the Bank

Date:
QUESTIONNAIRE FOR BANKER

Name of Bank
Date of opening
Name of Branch Manager
Name of Borrower
Type of Account
Amount
Sanction Date
NPA since
Present Category
Major reason of NPA
Did borrower express his difficulty in conducting the account
Details of guidance extended
How does NPA affect Profit?
Does it affect business?
Strategy for recovery
What would have prevented A/c from becoming NPA
Strategy to curb NPA growth
Suggestions how such type of borrowal accounts can be saved from NPA:

1

2

3

Date: