SAMPLE QUESTIONNAIRE

“NPA MANAGEMENT IN PRAGATI KRISHNA GRAMIN BANK, GULBARGA REGION

I, Sony.S.Hiremath, Research scholar of Karnataka State Women’s University, Vijayapur Carrying out Research entitled “A Study on Non-Performing Assets Management of Regional Rural Banks: With Special Reference to Pragati Krishna Gramin Bank, Gulbarga Region, Karnataka State”.

Dear Respondent,

This survey is conducted as a part of my doctoral work on understanding the consumer perceptions with respect to their decision making process while availing loans from rural banks and their repayment status, with a broader perspective on managing non-performing assets in rural cooperative banks. I request you to kindly provide your valuable responses which will help me analyzing the bank. Further I assure you that all the information collected from you will be strictly used for academic purposes only.

Before filling the questionnaire, you should satisfy the following eligibility criteria

E1.You should currently have a bank account with PKGB

E2.You should have availed loan from PKGB

E3.You should have availed the loan at least six months before
Basic Information

1. Name:

2. City:

3. Gender: i. Male  ii. Female

4. Which of the following best describes your household’s total monthly income before taxes, including income from jobs, pensions, social security, and other sources?
   i) Under Rs.25000
   ii) Rs.25,001-50,000
   iii) Rs.50,001-1,00,000
   iv) Above Rs.1,00,000

5. In which one of the following age groups do you belong?
   i) 18-24
   ii) 25-34
   iii) 35-44
   iv) 45 plus

6. What is the highest grade of school you completed
   i) Upto SSLC
   ii) Bachelor Degree
   iii) Post Graduate Degree (E.G., Masters)
   iv) Above Post Graduation
Q8. Marital Status

i. Married

ii. Unmarried

Q9. What is your occupation?

i. Professionals

ii. Agriculturist/Farm

iii. Business/Trader

iv. Other, Please Specify __________

Q10. You have been holding a bank account with PKGB since

i. Less than one year

ii. Between one to three years

iii. More than three years

Q11. From which sources you collected the information on PKGB, while opening the bank account or availing the loan?

i. Friends

ii. Relatives

iii. Bank Staff

iv. Local Newspaper

v. Advertisements and banners

vi. Other sources, Please specify ________________
Q12. What type of bank accounts do you have with PKGB?
   
   i. Savings Account
   
   ii. Fixed Deposits
   
   iii. Recurring Deposits
   
   iv. Current account

Q13. Do you have accounts in any other banks other than PKGB?
   
   i. Yes
   
   ii. No

Q14. How many accounts you have with your name with PKGB and other banks?
   
   i. One
   
   ii. Two
   
   iii. Three
   
   iv. Four or more

Q15. What Factors do you consider while selecting a bank? Rate on a scale of 1 to 5, where 1= Low Importance and 5= High Importance

<table>
<thead>
<tr>
<th>Factors</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Convenience of Proximity to my House</td>
<td></td>
</tr>
<tr>
<td>High interest rates on Fixed Deposits</td>
<td></td>
</tr>
<tr>
<td>Reliable and Prompt Service</td>
<td></td>
</tr>
<tr>
<td>Quick Processing of Loans</td>
<td></td>
</tr>
<tr>
<td>Knowledgeable and Helpful Staff</td>
<td></td>
</tr>
<tr>
<td>Higher eligibility of Loan Amount</td>
<td></td>
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<tr>
<td>Trust in Top Management</td>
<td></td>
</tr>
</tbody>
</table>
Q16. Which type of loan have you availed from PKGB?
   i. Deposit Loan
   ii. Gold Loan
   iii. Cash Credit
   iv. Agricultural Loan
   v. Other, Pl Specify_________

Q17. What problems did you faced while availing a bank? Rate on a scale of 1 to 5, where 1= Low Importance and 5= High Importance

<table>
<thead>
<tr>
<th>Problem Factors</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Higher Collateral Requirements</td>
<td></td>
</tr>
<tr>
<td>Poor Service</td>
<td></td>
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<tr>
<td>Stringent Terms and Conditions</td>
<td></td>
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<tr>
<td>Higher Rate of interest</td>
<td></td>
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<tr>
<td>High Processing Time</td>
<td></td>
</tr>
<tr>
<td>No Early Payment benefits</td>
<td></td>
</tr>
</tbody>
</table>

Q18. Do you rate yourself as prompt in terms of paying your loan?
   i. Yes
   ii. No
Q19. How do you rate your satisfaction with the physical facilities at PKGB on the following factors? Rate on a scale of 1 to 5, where 1= Low Importance and 5= High Importance.

<table>
<thead>
<tr>
<th>Physical Facilities</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Availability of forms</td>
<td></td>
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<tr>
<td>Ventilation facility</td>
<td></td>
</tr>
<tr>
<td>Furniture for sitting</td>
<td></td>
</tr>
<tr>
<td>Parking facility</td>
<td></td>
</tr>
<tr>
<td>Availability of writing material</td>
<td></td>
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<tr>
<td>Drinking water facility</td>
<td></td>
</tr>
</tbody>
</table>

Q20. How do you rate your satisfaction with the employee behaviour at PKGB on the following factors? Rate on a scale of 1 to 5, where 1= Low Importance and 5= High Importance.

<table>
<thead>
<tr>
<th>Employee Behavior</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Polite Reception</td>
<td></td>
</tr>
<tr>
<td>Quick cash payment to account holders</td>
<td></td>
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<tr>
<td>Counselling</td>
<td></td>
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<tr>
<td>Immediate response</td>
<td></td>
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<tr>
<td>Quick Service in loan processing</td>
<td></td>
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</tbody>
</table>

Any other information you would like to share with us:

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Thanking you for your valuable time and response.