QUESTIONNAIRE
Questionnaire

01. Name: ________________________
02. Designation: _________________________
03. Bank, Place & District: _________________________
04. Whether Urban / Semi: _________________________
   Urban / Rural
05. Type of loan availed: _________________________

Note: - 1. For answering the questions please tick ( ) on any one of the answers given.

01. What type of loan you prefer from bank?
   (A) Housing Finance   (B) Trade & Business
   (C) Purchase of Vehicles   (D) Agriculture & Allied Activities

02. What type of interest rate you prefer on the loan?
   (A) Fixed Rate   (B) Flexible Rate

03. How much margin money you are required to deposit of total value?
   (A) 0-5 percent   (B) 5-10 percent
   (C) Above 10 percent

04. What type of security bank prefer from you against loan?
   (A) Immovable Property   (B) Personal Guarantee
   (C) Hypothecation of Goods
05. What type of customers you are?
   (A) Industrialist  (B) Salaried Person  
   (C) Shopkeeper   (D) Farmer  

06. Do you know about loan given for Educational purposes by bank?
   (A) Yes  (B) No  

07. What is the position of recovery against the loan of Bank?
   (A) Excellent  (B) Good  (C) Poor  

08. Do you take loan against government securities?
   (A) Yes  (B) No  
   If yes, then how much loan you are provided by bank against the total value of government securities?
   (A) 50 Percent  (B) 50-80 Percent  (C) More than 80 Percent  

09. Regarding recovery of loan what do you prefer from bank?
   (A) Contacts with Borrower & Guarantor  
   (B) Legal Action  

10. In your opinion recovery is difficult in what type of advances?
   (A) Agriculture  (B) Other Priority Sector  
   (C) Wholesale Trade & Commercial Advances  
   (D) Personal / Consumer Loan (E) Others  

11. How do you behave when you are approached by bank for recovery of loan?
   (A) Polite  (B) Careless  (C) Rude
12. Whether Govt. machinery is helpful in repayment of loan?
   (A) Yes    (B) No

13. What measures you prefer for Bad Loan?
   (A) Rephase ment of Loan installments
   (B) Filing of civil suits   (C) Compromise proposals

14. Do you think recent Securitisation Ordinance / Bill will help bank in recovery & reducing outstanding of Bad Loans?
   (A) Yes    (B) No    (C) No Idea

15. For recovery of dues you prefer filing of suits by bank with whom?
   (A) With DRTs   (B) With Civil Courts

16. Whether compromise proposals by bank are helpful in reducing bad loan level?
   (A) Yes    (B) No

17. Whether nursing programme for sick – units will help bank to convert bad loan into good loan?
   (A) Yes    (B) No    (C) No Idea

18. What is the level of bad loans at the Branch from where you have borrowed funds? (% of total advances)
   (A) Less than 5%    (B) 5-10%
   (C) 10-20%    (D) Above 20%
19. Give your opinion for the level of bad loans for the following sectors.

(A) Agricultural & Allied Activities □ More □ Less
(B) Other Priority Sectors □ More □ Less
   (SSI, Retailers, Small Businesses etc.)
(C) Whole Sale Trade & Commercial Sector □ More □ Less

20. Causes Bad Loans (Please use ✓)

<table>
<thead>
<tr>
<th>Causes</th>
<th>Poor</th>
<th>Strong</th>
<th>Very Strong</th>
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<tbody>
<tr>
<td>Due to Govt. Policies</td>
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<td>Political Interference</td>
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<td>Legal Systems</td>
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<td>Diversion of Funds</td>
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<td>Scarcity of Raw Materials, Power &amp; Other Resources</td>
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Place: ________________  Sign: __________
Date: ________________