# List of Tables

<table>
<thead>
<tr>
<th>Table No.</th>
<th>Title of the Table</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1</td>
<td>Bank Groupwise Gross &amp; NET NPA 1999-2000</td>
<td>36</td>
</tr>
<tr>
<td>1.2</td>
<td>Asset Classification 1999-2000</td>
<td>37</td>
</tr>
<tr>
<td>3.1</td>
<td>Bank Offices of Sample Area</td>
<td>97</td>
</tr>
<tr>
<td>3.2</td>
<td>Co-operatives of Sample Area</td>
<td>99</td>
</tr>
<tr>
<td>5.1</td>
<td>Yearwise Performance of No. of Branches of MGB</td>
<td>163</td>
</tr>
<tr>
<td>5.2</td>
<td>Year wise Performance of Total Deposits of MGB</td>
<td>165</td>
</tr>
<tr>
<td>5.3</td>
<td>Year wise Performance of Total advances of MGB</td>
<td>169</td>
</tr>
<tr>
<td>5.4</td>
<td>Yearwise Performance in Number of Staff of MGB</td>
<td>172</td>
</tr>
<tr>
<td>5.5</td>
<td>Yearwise Performance of Profit &amp; Loss A/c of MGB</td>
<td>174</td>
</tr>
<tr>
<td>5.6</td>
<td>Yearwise Performance of Total Business of MGB</td>
<td>177</td>
</tr>
<tr>
<td>5.7</td>
<td>Yearwise Performance Standard Assets of MGB</td>
<td>182</td>
</tr>
<tr>
<td>5.8</td>
<td>Yearwise Performance of Percentage of Standard Assets to Total Advances of MGB</td>
<td>185</td>
</tr>
<tr>
<td>5.9</td>
<td>Yearwise Performance of Substandard Assets of MGB</td>
<td>187</td>
</tr>
<tr>
<td>5.10</td>
<td>Yearwise Performance of Percentage of Substandard Assets to Total Advances of MGB</td>
<td>190</td>
</tr>
<tr>
<td>5.11</td>
<td>Yearwise Performance of Doubtful Assets of MGB</td>
<td>192</td>
</tr>
<tr>
<td>5.12</td>
<td>Yearwise Performance of Percentage of Doubtful Assets to Total Advances of MGB</td>
<td>195</td>
</tr>
<tr>
<td>5.13</td>
<td>Yearwise Performance of Loss Assets of MGB</td>
<td>197</td>
</tr>
<tr>
<td>5.14</td>
<td>Yearwise Performance of Percentage of Loss Assets to Total Advances of MGB</td>
<td>200</td>
</tr>
<tr>
<td>5.15</td>
<td>Yearwise Performance Gross NPA of MGB</td>
<td>202</td>
</tr>
<tr>
<td>5.16</td>
<td>Yearwise Performance Percentage Gross NPA to Total Advances of MGB</td>
<td>205</td>
</tr>
<tr>
<td>Table No.</td>
<td>Title of the Table</td>
<td>Page No.</td>
</tr>
<tr>
<td>----------</td>
<td>------------------------------------------------------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>5.17</td>
<td>Year wise Performance NET NPA of MGB</td>
<td>207</td>
</tr>
<tr>
<td>5.18</td>
<td>Year wise Performance Percentage NET NPA to Total Advances of MGB</td>
<td>210</td>
</tr>
<tr>
<td>5.19</td>
<td>Year wise Performance of Total Overdues of MGB</td>
<td>212</td>
</tr>
<tr>
<td>5.20</td>
<td>Year wise Performance of Additions to NPA of MGB</td>
<td>214</td>
</tr>
<tr>
<td>5.21</td>
<td>Year wise Performance of Reduction in NPA of MGB</td>
<td>216</td>
</tr>
<tr>
<td>5.22</td>
<td>Year wise Performance of Provision Against NPA of MGB</td>
<td>218</td>
</tr>
<tr>
<td>6.1</td>
<td>Age wise Distribution of Sample Respondents</td>
<td>222</td>
</tr>
<tr>
<td>6.2</td>
<td>Sex wise Distribution of Sample Respondents</td>
<td>223</td>
</tr>
<tr>
<td>6.3</td>
<td>Marital Status wise Distribution of Sample Respondents</td>
<td>223</td>
</tr>
<tr>
<td>6.4</td>
<td>Family Size wise Distribution of Sample Respondents</td>
<td>224</td>
</tr>
<tr>
<td>6.5</td>
<td>Location wise Distribution of Sample Respondents</td>
<td>224</td>
</tr>
<tr>
<td>6.6</td>
<td>Educational Qualification wise Distribution of Sample Respondents</td>
<td>225</td>
</tr>
<tr>
<td>6.7</td>
<td>Rating of Socio-Economic Conditions as Reason of NPA</td>
<td>226</td>
</tr>
<tr>
<td>6.8</td>
<td>Rating of Lack of Education as Reason of NPA</td>
<td>228</td>
</tr>
<tr>
<td>6.9</td>
<td>Rating of Lack of Knowledge of Banking as Reason of NPA</td>
<td>230</td>
</tr>
<tr>
<td>6.10</td>
<td>Rating of Financial Indiscipline as Reason of NPA</td>
<td>231</td>
</tr>
<tr>
<td>6.11</td>
<td>Rating of High Interest Rate as Reason of NPA</td>
<td>233</td>
</tr>
<tr>
<td>6.12</td>
<td>Rating of Improper Repayment Schedule as Reason of NPA</td>
<td>234</td>
</tr>
<tr>
<td>6.13</td>
<td>Rating of Improper Recovery Method as Reason of NPA</td>
<td>236</td>
</tr>
<tr>
<td>6.14</td>
<td>Rating of High Cost of Processing as Reason of NPA</td>
<td>237</td>
</tr>
<tr>
<td>6.15</td>
<td>Rating of Complicated Sanctioning Procedure as Reason of NPA</td>
<td>239</td>
</tr>
<tr>
<td>6.16</td>
<td>Rating of Lack of Follow-up of Recovery as Reason of NPA</td>
<td>241</td>
</tr>
<tr>
<td>6.17</td>
<td>Rating of Improper Accounting Procedure of Bank as Reason of NPA</td>
<td>242</td>
</tr>
<tr>
<td>Table No.</td>
<td>Title of the Table</td>
<td>Page No.</td>
</tr>
<tr>
<td>----------</td>
<td>-------------------------------------------------------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>6.18</td>
<td>Rating of Insufficient Recovery Staff as Reason of NPA</td>
<td>244</td>
</tr>
<tr>
<td>6.19</td>
<td>Rating of Improper Understanding of NPA Norms as Reason of NPA</td>
<td>246</td>
</tr>
<tr>
<td>6.20</td>
<td>Rating of Lack of Staff Training as Reason of NPA</td>
<td>247</td>
</tr>
<tr>
<td>6.21</td>
<td>Rating of Psychological Approach as Reason of NPA</td>
<td>249</td>
</tr>
<tr>
<td>6.22</td>
<td>Rating of Improper NPA Norms as Reason of NPA</td>
<td>250</td>
</tr>
<tr>
<td>6.23</td>
<td>Rating of Large Family size</td>
<td>252</td>
</tr>
<tr>
<td>6.24</td>
<td>Rating of Burden of Private Debt</td>
<td>254</td>
</tr>
<tr>
<td>6.25</td>
<td>Rating of Burden of Family Expenses</td>
<td>255</td>
</tr>
<tr>
<td>6.26</td>
<td>Rating of Burden of Consumption Needs</td>
<td>257</td>
</tr>
<tr>
<td>6.27</td>
<td>Rating of Burden of Irregular Monsoon</td>
<td>259</td>
</tr>
<tr>
<td>6.28</td>
<td>Rating of Burden of Increasing Inflation</td>
<td>260</td>
</tr>
<tr>
<td>6.29</td>
<td>Rating of Fluctuations in Market Prices of Agro Output</td>
<td>262</td>
</tr>
<tr>
<td>6.30</td>
<td>Rating of Increasing Prices of Agro Inputs</td>
<td>264</td>
</tr>
<tr>
<td>6.31</td>
<td>Rating of Increasing Labour Charges</td>
<td>265</td>
</tr>
<tr>
<td>6.32</td>
<td>Rating of Increasing Cost of Live Stock Maintenance</td>
<td>267</td>
</tr>
<tr>
<td>6.33</td>
<td>Rating of Burden of Social Functions</td>
<td>269</td>
</tr>
<tr>
<td>6.34</td>
<td>Rating of Lack of Storage Space Facilities</td>
<td>270</td>
</tr>
<tr>
<td>6.35</td>
<td>Rating of Lack of Ancillary Activities</td>
<td>272</td>
</tr>
<tr>
<td>6.36</td>
<td>Socio-Economic Factors</td>
<td>289</td>
</tr>
<tr>
<td>6.37</td>
<td>Calculation of Chi-Square</td>
<td>289</td>
</tr>
<tr>
<td>6.38</td>
<td>Financial Factors</td>
<td>291</td>
</tr>
<tr>
<td>6.39</td>
<td>Calculation of Chi-Square</td>
<td>291</td>
</tr>
</tbody>
</table>