QUESTIONNAIRE
For the Executives
Strategic Management of Non Performing Assets in
Public Sector Banks in India
(A Doctoral Dissertation)

M.S. PHOGAT
(Research Scholar)
Senior Manager,
Bank of Baroda
15A/14 W.E.A., Karol Bagh,
New Delhi – 110 005

1. What according to you is the source pattern and historical growth of NPA. Please rank No. 1 for highest NPA segment. (Please tick)

<table>
<thead>
<tr>
<th>Source Pattern</th>
<th>Rank</th>
<th>Increasing</th>
<th>Decreasing</th>
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</thead>
<tbody>
<tr>
<td>- Medium &amp; large scale industries</td>
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<td>- C&amp;i/whole sale trade</td>
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<td>- SSI</td>
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<td>- Agriculture</td>
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<tr>
<td>- Other priority sector</td>
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<td>- Govt. sponsored scheme</td>
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<td>- Others</td>
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2. What are the major factors of growth of NPA. (Please give score out of ten to each reason)

i) Bank Level Factors
   - Poor appraisal methods
   - Poor monitoring & follow up
   - Inadequate credit
   - Delay in sanction
   - Lack of professional skill of credit officers
   - Lack of legal knowledge
   - Staff shortage

ii) Borrower Level Factors
   - Dispute among partners/directors
   - Division of funds to associates
3. Please assess the impact of NPA’s on the following: 
(Please give score out of ten to each point)
- Profitability  [ ]  - Capital adequacy  [ ]
- Image of the Bank  [ ]  - Economy/Budget  [ ]
- Share holders  [ ]  - allocation of Govt.  [ ]
- Standard borrowers  [ ]  - Depositors  [ ]
- Credit rating  [ ]  - Creditors  [ ]
- Govt. Policies  [ ]  - Issue of fresh capital/[ ] bonds

4. Briefly highlight the features of the system of NPA management in your bank and suggest further improvements with regard to the following:
- Credit appraisal
- Credit monitoring and follow up
- Govt. policy
- Legal system
- Any other

Name  (Optional)
Designation
Address