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QUESTIONARE

An elaborate questionnaire was prepared and addressed to the bankers, lawyers, borrowers and other persons who have academic interest in this topic; in format given below.

1. What way you are interested/concerned with the growth of NPAs?
2. What according to you are the main reasons for creation of NPAs? (Please state 5 reasons)
3. What are the steps the lender can take to safeguard his interest before lending?
4. What are the major criteria for identifying a good borrower?
5. Is the Industry concerned about technical upgradation of project?
6. What measures do you suggest for identifying a viable project?
7. Are you aware of the project appraisal? If so, what improvements you can suggest for in the existing project appraisal?
8. Do the banks discourage priority sector lending?
9. Do you think that priority sector lending should be minimized?
10. Do you think that the government sponsored programmes as popularity methods shall be minimized?
11. What is your opinion about the social commitment of the banks?
12.  Are the bank and the F.Is are serious in follow up effective?
13.  What measures you suggest to make the follow up effective?
14.  Do you feel that the NPA norms must be made easier?
15.  Is it necessary to relax prudential norms to help NBFCs?
16.  Is it necessary to give concession to people effected by natural calamities?
17.  Is the existing provising norm adequate?
18.  Do you prefer charging Interest at PLR or rate a lesser rate for all advances from the Date of NPA?
19.  Do you support rescheduling the loans as on the date of NPA?
20.  Will early alert system help to minimize NPA?
21.  Do you think the existing legal machinery is effective?
22.  What is the reason for delay in court proceedings?
23.  Do the borrowers prefer cases for getting time and lesser interest rates?
24.  Does the one time settlement creates adverse impression on regular repayer?
25.  Do you feel the DRT is effective?
26.  Do you feel injustice is done to borrowers in DRT by denying oral evidence?
27.  Is the Securitisation Act a just law?
28.  Does it confer arbitrary powers on the banks?
29.  Is there an adjudication of debt in the scheme of the Act?
30.  Do you prefer establishment of DRT in every district?
31.  What improvements you suggest in the working of DRTs?
32. Do you feel that Securitisation Acts takes away the jurisdiction of courts?
33. Do you feel that there is misuse of provisions of Securitisation Act by banks?
34. Do you feel that effective recovery is possible only in respect of cases where there is mortgagee of immovable property?
35. Do you suggest any improvement in the system of mortgagee and creation security in order to cope of with the new economic order?

THE END