

# QUESTIONNAIRE

## QUESTIONNAIRE AIMED AT TO KNOW THE BANKER'S POINT OF VIEW

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Schedule No.....

**Confidential**

- Name & Location of the Bank : .....
- Designation of the Respondent : .....
- Main Consideration before granting a loan :  
(Please Mark your preference according to weightage of consideration)
  - i. Credit Worthiness of the applicant.
  - ii. Financial soundness of the Project
  - iii. Valuation of Land
  - iv. Fertility of Land
  - v. Past yield and return
  - vi. Political recommendation.
  - vii. Any other (Please specify)  
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- What difficulty does your bank face in lending to borrowers (Please mark your preference according to weightage of consideration)
  - i. Complicated loan procedure
  - ii. Delay in repayment of old instalments.
  - iii. Inequacy of the field staffs
  - iv. Lack of publicity facilities
  - v. Communication gap with borrowers
  - vi. Lack of coordination/harmful Competition with other banks.
  - vii. Insufficient security with borrowers
  - viii. Any other reasons (Please mention)

a) -----

b) -----

c) -----

- In your opinion, what are the probable reasons of overdue ?

(Please mark your preference according to weightage of consideration).

- i. Failure of Crop.
- ii. Inefficient supervision.
- iii. Unsound recovery policy and procedure
- iv. Wilful default
- v. Misutilisation of loan
- vi. Any other reason (Please specify)

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- What measures do you adopt in case of overdue ?

(Please mark your preference according to weight age of consideration)

- i. Reminders
- ii. Personal contact.
- iii. Persuasion .
- iv. Legal action for sale of mortgaged property
- v. Detaining the borrower under arrest
- vi. Any other (Please specify)

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- What is your recovery experience? (Tick)

- i. Very bad (below 30 percent)
- ii. Bad (30 to 50 percent)
- iii. Good (50 to 70 percent)
- iv. Very good (70 to 80 percent)
- v. Excellent (More than 80 percent)

- If Bad, what suggestions do you give to make recovery speedy?

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- Do the borrowers misutilize or diversify the loan ? Yes/No
- If yes, then upto what extent ?  
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- What measures does your bank adopt to ensure proper utilization of loan?  
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- Please give your personal opinion to check the tendency of misutilisation of loan by borrowers.  
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- What are your suggestions to improve the procedure of sanctioning and disbursement of loan ?  
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- Please give, in brief, your views about the effectiveness and success of your banking system.  
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- What are your suggestions for the improvement in the your Banking System ?  
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