

# Annexure

A4

## QUESTIONNAIRE

1. Questionnaire for pilot study - - - - (3 pages) - - - 154-156

QUESTIONNAIR FOR BRANCH MANAGERS OF BANK OF MAHARASHTRA  
(PUNE)

Ref: Pilot study

(Information regarding the position of NPA and recovery management of your bank)

Name of the Branch:-		Location of the branch:-	
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- 1) Is your bank / officers follows the norms of sanctioning power of loan at various levels (yes / No)
  - 2) Is the recovery management capable to reduce the NPA by way of recovery (yes/No)
  - 3) What is the position of NPA on 31<sup>st</sup> March during last 5 years ( in Rs. lacks )

2010	2011	2012	2013	2014	2015

- 4) What is the percentage of NPA with total loan and advances as on 31<sup>st</sup> march of respective years in last 5ears?

2010	2011	2012	2013	2014	2015

- 5) What are the measures taken by management to reduce the NPA especially of your bank / branch?

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_
- 4) \_\_\_\_\_

- 6) What are the common measures taken by RBI to control the banks in respect of NPA?

- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_
- 4 \_\_\_\_\_

- 7) What is the qualification of recovery officer currently working? Educational: - & Experience: - - -years

8) Have you observed any kind of lacunas in the process of -

Sanctioning of loans	Recovery system-of Branch	Recovery system of HO	Recovery forums/mgmt.	System of Tribunal	Negligence in proper/prompt reporting in inter-banking
Yes / No	Yes / No	Yes / No	Yes / No	Yes / No	Yes / No

9) If your answer is yes, then mention which kind of lacunas are observed

At branch level	At recovery management	At forums / tribunal	At other level/ common

10) Do you pointed out such type of lacunas to your seniors as well as subordinates? Yes / No

11) In what way you are advising to your subordinates to maintain smooth functioning of recovery management?

(Please, make it clear by giving the priority to your action in preference form like 1, 2 and so on)

Orally/counseling	Passing circular	specific written inst.	In confidential form	Any other ways

12) How far decisions of cabinet and policies of planning commission affecting on position of NPA of the banks?

Badly on Total NPA	Only on specific loan	On recovery process	For framing policies	On entire system
Yes/no/can't say	Yes /no/can's say	Yes/ no/can't say	Yes/no/can't say	Yes/no/can't say

13) Are the policies of RBI affecting on moral of your bank's recovery officers? Yes / No / can't say /very badly.

14) What ways are adopted by the bank to increase and support the moral of bank's officers for smooth functioning of recovery management to minimize NPA?

Incentive monetary form	Rewards in kinds/promotion	Arranging train-ing programs	Personal counseling	Special RBI training course	Orientation programs.
Yes / no	yes / no	Yes / no	Yes / no	Yes / no	Yes / no

15) What kinds of loans mostly turn in to NPA? (Mark your gradation in sequence 1, 2 and so on according to past history/experience.

Personal loan	Consumer loan	Education loan	Housing loan	Traders/producers

Builders/project	farmers	Subsidized loans	Corporate sector	Staff loan

16) What reasons you have observed in borrowers for non repayment of loan in time and creating NPA?

Litharge	Mind set	Inability	External causes	Any other

17) What are your best suggestions to minimize the position of NPA? (mark  $\sqrt{\quad}$ )

1 strict scrutiny of the loan application:

2 change of the proportion of loan/ amount of loan against income of the borrower:

3 Restructuring of the subsidiary loan policy

4 Not to offer subsidiary loans

5 Restructuring of loan policy for commercial or housing schemes of builders

6 Stop the personal/unsecured loans and advances.

7 To think about the RBI Policies declares every after  $\frac{1}{2}$  yearly intervals.

8 \_\_\_\_\_

9 \_\_\_\_\_

10 \_\_\_\_\_

Name of the Bank officer  
(Respondent):-

His / Her Status/Position/Rank:

Date: --/--/201Signature of the respondent:-