Annexure 2

A- Questionnaire for Branch Officials

1. When your branch is established?
2. How many villages are under your branch?
3. What types of loans are given through your branch?
4. How many average loan accounts are in your branch?
5. What is the total amount of loan?
6. What’s your experience about recovery?
   a. Good
   b. Bad
   c. Necessary
7. Recovery percentage?
   a. High
   b. Low
8. What are the reasons for good recovery?
9. What are the reasons for bad recovery?
   a. Personal problems
   b. Natural calamities
10. What efforts you are doing for improvement in recovery?
    a. Letters
    b. Personal visits
    c. Legal
11. How many officials are working for improvement in recovery at your Branch?
12. Are they working exclusively for recovery?

   Yes                      No

13. How much time do you spend for recovery in one year?

14. What extra efforts you are making for recovery? Do you get good response from these efforts?

   Yes                      No

15. Do you think inadequate staff, is one of the main reasons for low recovery?

   Yes                      No

16. How is the NPA of your branch different from other branches in your area?

   a. High
   b. Low
   c. Same

17. What are the reasons of high NPA?

18. What are the reasons of less NPA?

19. Do you get guidelines from Zonal Office for NPA recovery?

   Yes                      No

20. Are you following these guidelines?

   Yes                      No

21. Have you devised any other strategy of your own?

   Yes                      No

22. Have you informed the new recovery policy to branches?

   Yes                      No
23. What is the main motto of recovery policy? Are you trying to achieve the objective?
   
   Yes                       No

24. What are the problems you have encountered in implementing the policy?

25. How many times you have visited the NPA borrowers?

26. What are the problems of borrowers?

27. What kinds of action you take to solve these problems?

28. What action you take where the recovery efforts fail?
   
   a. Legal action
   
   b. DRT
   
   c. SARFAESI Act
   
   d. Written off

29. What are the expenses for recovery through legal action:

30. Have you any idea about carrying cost of NPA?
   
   Yes                       No

31. How much is the carrying cost for your branch?

32. Give sector wise breakup of carrying cost.

33. Is sector wise carrying cost different?
   
   Yes                       No

34. What’s the reason behind for the same?
35. Is their increase in carrying cost according to age of NPA?
   Yes                      No
36. Can you use the carrying cost for negotiated settlement & written off?
   Yes                      No
37. Can you use any different method in this regard?
   Yes                      No
38. What’s the impact of carrying cost on written off accounts and, compromise settlement at the branch?
39. What is your opinion about Government relief to the borrowers in case of natural calamities?
40. What is the recovery percentage under government programmes and employment generation programmes
41. Do you have any suggestions to make these programmes more effective to improve recovery?
42. What is the System of compromise settlement?
43. Do you think that the branch should have full authority for compromise settlement?
   Yes                      No
44. For reducing NPA, what other suggestions you have?
45. What do you think about the RBI policy?
46. What the preventive measures you are using to avoid NPAs?
   Yes                      No
47. Is there any need to take permission of higher office for write off?
   Yes                      No
48. What is the quantum of recovery in SSI?
a. High
b. Low
c. Middle

49. What are the reasons for less recovery in SSI?

50. What is the quantum of recovery in Retail Banking?

51. What are the reasons for less recovery in Retail Banking?

**B-Questionnaire for Customers**

1. Name
2. Address
3. Occupation
4. Are you customer of bank?
   
   Yes  No

5. If yes, from how many years?

6. What’s your opinion about the bank?
   
   a) Good
   b) Bad
   c) Satisfactory

7. How the customer service is in bank?
   
   a) Good
   b) Satisfactory
   c) Unsatisfactory

8. How many villages get the service from that bank?

9. Approximately how many average people got benefit from that bank?

10. Do you get information/advice from the bank authorities?

   Yes  No
11. Have you any idea about the Recovery position of the bank?
   Yes                                        No

12. What kind of efforts is made by Bank authorities?

13. Are you acquainted with recovery policy of the bank?
   Yes                                        No

14. Do you have information about the NPA of the bank?
   Yes                                        No

15. What is the percentage of NPA?

16. If bank has more NPA then what is the effect of NPA on the bank?

17. What’s the position of bank recovery in this area?
   a) Good
   b) Bad

18. What’s your suggestion for good recovery?
   a) Change in repayment of bank principal
   b) Bank efforts
   c) Customers training

19. Are you aware that bad recovery affects bank’s profitability?
   Yes                                        No

20. What are the reasons for not repaying bank dues?

21. Have you informed bank about your problems?
   Yes                                        No

22. Whether bank has taken any action after your informing problems?
   Yes                                        No

23. How many times bank authorities contacted you for recovery?

24. Do you want tell any things or give some suggestions?
C- Questionnaire for

Controlling Offices/Officials/Lead District Managers

1. What is the Recovery Policy of the Bank?

__________________________________________

2. What is the Recovery Policy of the Zone?

__________________________________________

3. What is the main difference between the Zonal and Head office policy?

__________________________________________

4. How is the Zone monitor the system for NPA Recovery?

__________________________________________

Is there any new strategy devised by Zone only?

Yes ☐ No ☐

5. Is there discussion or you collect any information for carrying cost of NPA?

Yes ☐ No ☐

6. What is the carrying cost of Zone?

__________________________________________

7. Is it less or more?

__________________________________________

8. Is there any awareness about carrying cost in branch?

Yes ☐ No ☐
9. Do you decide the recovery policy on the basis of experience?
   Yes ☐ No ☐

10. Is there Prize and incentive scheme for good recovery?
    Yes ☐ No ☐

11. What is the policy for compromise & negotiated settlement?
    __________________________________________________________
    __________________________________________________________

12. What’s the base for compromise settlement?
    __________________________________________________________
    __________________________________________________________

13. What’s the outcome of present written off accounts?
    __________________________________________________________
    __________________________________________________________

14. What’s the system in Zonal office for credit monitoring or NPA monitoring?
    __________________________________________________________
    __________________________________________________________

15. How much manpower is provided for this and what is the distribution?
    __________________________________________________________
    __________________________________________________________

16. What are the recent guidelines you have received from the Head Office of your bank or Reserve Bank of India for this current year?
    __________________________________________________________
    __________________________________________________________
17. Which strategy you have devised to follow these guidelines?

____________________________________________________________________________
____________________________________________________________________________

18. What is the percentage of NPA of the Zone compared to Bank as a whole or other Banks?

____________________________________________________________________________

19. Are there any cases of your branch in SARFAESI Act?

Yes ☐ No ☐

17. What are the problems in above cases?

____________________________________________________________________________
____________________________________________________________________________

18. What are the problems in legal action?

____________________________________________________________________________

19. In which account legal action is to be taken or not or not? What is the basis?

____________________________________________________________________________

21 What is a willful default and what are the reasons?

☐ ☐

22 Do you think you have sufficient work force for recovery?

Yes ☐ No ☐

23. To give additional manpower for recovery is it economically profitable?

Yes ☐ No ☐
24. If there is low recovery, does it affect credit supply?
   Yes ☐  No ☐

25. What is the experience about recovery for the Rehabilitated borrowers who have suffered due to natural calamities?

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26. Is there need of different policy for the area which is affected frequently due to natural calamities?
   Yes ☐  No ☐

27. Do you consider it write to apply general guidelines to borrowers affected by natural calamities?
   Yes ☐  No ☐

28. Do you think that there should be separate policy for these borrowers? Do you have specific suggestions in this regard?

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29. What extra efforts you take for NPA recovery?
   a) Review meetings  b) Branch visits  c) Recovery Drive
d) Legal action      e) RRC cases      f) Compromise
g) Written off