## Decision Performance Index Scale

Kindly indicate the quantum of NPA of your Branch as below:

<table>
<thead>
<tr>
<th>Non-Performing Assets</th>
<th>Rs./ Lacs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>of your branch as on:</td>
<td></td>
</tr>
<tr>
<td>31-03-1994</td>
<td></td>
</tr>
<tr>
<td>31-03-1995</td>
<td></td>
</tr>
</tbody>
</table>

============
**APPENDIX - 2**

**Perceived Instrumental Factors Scale**

Points to be considered by the branch managers during appraisal of a project to be financed by the bank.

Kindly put your priority serials 1 to 14 on space provided against the following statements.

<table>
<thead>
<tr>
<th>Priority Serial</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BACKGROUND OF THE PROMOTERS.</strong></td>
</tr>
<tr>
<td><strong>FINANCIAL RESULTS OF OTHER PROJECTS UNDER THE SAME MANAGEMENT.</strong></td>
</tr>
<tr>
<td><strong>CONSTITUTION OF THE PROJECT.</strong></td>
</tr>
<tr>
<td><strong>Proprietorship/Partnership/Company.</strong></td>
</tr>
<tr>
<td><strong>PARTICULARS OF THE PRODUCTS TO BE MANUFACTURED.</strong></td>
</tr>
<tr>
<td><strong>MARKETABILITY OF THE PRODUCTS.</strong></td>
</tr>
<tr>
<td><strong>AVAILABILITY OF RAW MATERIALS.</strong></td>
</tr>
<tr>
<td><strong>AVAILABILITY OF PERSONNEL/POWER/WATER/TRANSPORT.</strong></td>
</tr>
<tr>
<td><strong>EFFLUENT DISPOSAL.</strong></td>
</tr>
<tr>
<td><strong>TECHNICAL FEASIBILITY.</strong></td>
</tr>
<tr>
<td>Mfg Process</td>
</tr>
<tr>
<td>Plant Capacity</td>
</tr>
<tr>
<td>Location</td>
</tr>
<tr>
<td>Plant &amp; Machinery</td>
</tr>
</tbody>
</table>
Personnel
COMMERCIAL VIABILITY.

ECONOMIC CONSIDERATION.

MEANS OF FINANCE.
  Own Contribution
  Loan Funds
  Other Funds

PROJECTED PROFITABILITY, BALANCE SHEET, CASH FLOW STATEMENTS.

RATIO ANALYSIS.
## Perceived Social Influence Scale

Kindly put your priorities 1 to 8 in the space provided against the right of the followings.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Social acceptance</td>
<td>Credit worthiness and Capital</td>
<td>In terms of exerting influence.</td>
<td></td>
<td>Character, Competence &amp; Capacity.</td>
<td></td>
<td>Towards execution of the Project.</td>
<td>Caste, Religion and Sex.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Job Involvement Scale

Kindly put only one (√) mark against appropriate space for each of the following statements.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strong Disagree</th>
</tr>
</thead>
</table>

I’ll stay overtime to finish a job even if I’m not paid for it. 

You can measure a person pretty well by how good a job he does. 

The major satisfaction in my life comes from my job. 

For me, mornings at work really fly by. 

I usually show up for work a little early, to get things ready. 

The most important things that happen to me involve my work. 

Sometimes I lie awake at night thinking ahead to the next day’s work. 

I’m really a perfectionist about my work. 

I feel depressed when I fail at something connected with my job. 

I have other activities more important than my work. 

I live, eat, and breathe my job.
I would probably keep working even if I didn’t need the money.

Quite often I feel like staying home from work instead of coming in.

To me, my work is only a small part of who I am.

I am very much involved personally in my work.

I avoid taking on extra duties and responsibilities in my work.

I used to be more ambitious about my work than I am now.

Most things in life are more important than work.

I used to care more about my work, but now other things are more important to me.

Sometimes I’d like to kick myself for the mistakes I make in my work.
Need for Achievement (n-Ach) Scale

INSTRUCTIONS

Read each of the following statements. If you think that it is true underline the TRUE. If you think that it is false underline the FALSE.

Please do not miss out any statements. Even though it may be difficult, you must decide one way or the other.

I am not clear about the instructions for this test. TRUE FALSE

When I was young I enjoyed the feeling of accomplishment after I had done something well. TRUE FALSE

The feeling of a job well done is a great satisfaction. TRUE FALSE

I don’t think I’m a good trier. TRUE FALSE

I would sooner admire a winner than win myself. TRUE FALSE

If it’s worth doing, it’s worth doing well. TRUE FALSE

Failure is no sin. TRUE FALSE

Incentives do more harm than good. TRUE FALSE

In an unknown situation it doesn’t pay to be pessimistic. TRUE FALSE

I dislike red tape. TRUE FALSE
<table>
<thead>
<tr>
<th>Statement</th>
<th>True</th>
<th>False</th>
</tr>
</thead>
<tbody>
<tr>
<td>I work best when I have a job that I like.</td>
<td>TRUE</td>
<td>FALSE</td>
</tr>
<tr>
<td>It’s never best to set one’s own challenges.</td>
<td>TRUE</td>
<td>FALSE</td>
</tr>
<tr>
<td>I don’t care what others do, I go my own way.</td>
<td>TRUE</td>
<td>FALSE</td>
</tr>
<tr>
<td>Even a good poker player can’t do much with a poor hand.</td>
<td>TRUE</td>
<td>FALSE</td>
</tr>
<tr>
<td>Modern life isn’t too competitive.</td>
<td>TRUE</td>
<td>FALSE</td>
</tr>
<tr>
<td>You can try too hard sometimes, it’s best to let the world drift by.</td>
<td>TRUE</td>
<td>FALSE</td>
</tr>
<tr>
<td>Most people want success because it brings respect.</td>
<td>TRUE</td>
<td>FALSE</td>
</tr>
</tbody>
</table>

Please check back to see that you haven’t missed any out.
Taylor Manifest Anxiety (MAS) Scale

The following is a list of statements some of which may be true of you, some of which may not be true of you. If the statement is true of you, circle the word "True" at the right of that statement. If the statement is not true of you, circle the word "False" at the right of that statement. Work rapidly; don’t spend a lot of time on any statement.

I am often sick to my stomach. True False
I am about as nervous as other people. True False
I work under a great deal of strain. True False
I bush as often as others. True False
I have diarrhea ("the runs") once a month or more. True False
I worry quite a bit over possible troubles. True False
When embarrassed I often break out in a sweat which is very annoying. True False
I do not often notice my heart pounding and I am seldom short of breath. True False
Often my bowels don’t move for several days at a time. True False
At time I lose sleep over worry. True False
My sleep is restless and disturbed. True False
I often dream about things I don’t like to tell other people. True False
My feelings are hurt easier than most people. True False
I often find myself worrying about something.
I wish I could be as happy as others.
I feel anxious about something or someone almost all of the time.
At times I am so restless that I cannot sit in a chair for very long.
I have often felt that I faced so many difficulties I could not overcome them.
At times I have been worried beyond reason about something that really did not matter.
I do not have as many fears as my friends.
I am more self-conscious than most people.
I am the kind of person who takes things hard.
I am a very nervous person.
Life is often a strain for me.
I am not at all confident of myself.
At times I feel that I am going to crack up.
I don't like to face a difficulty or make an important decision.
I am very confident of myself.
APPENDIX - 7

Rathus Assertiveness Schedule

Directions: Indicate how characteristic or descriptive each of the following statements is of you by using the code given below.

+3 -> Very characteristic of me, extremely descriptive.
+2 -> Rather characteristic of me, quite descriptive.
+1 -> Somewhat characteristic of me, slightly descriptive.
-1 -> Somewhat uncharacteristic of me, slightly nondescriptive
-2 -> Rather uncharacteristic of me, quite nondescriptive.
-3 -> Very uncharacteristic of me, extremely nondescriptive.

Most people seem to be more aggressive and assertive than I am.

I have hesitated to make or accept dates because of "shyness."

When the food served at a restaurant is not done to me satisfaction, I complain about it to the waiter or waitress.

I am careful to avoid hurting other people's feelings, even when I feel that I have been injured.

If a salesman has gone to considerable trouble to show me merchandise which is not quite suitable, I have a difficult time in saying 'No.'

When I am asked to do something, I insist upon knowing why.

There are times when I look for a good, vigorous argument.

I strive to get ahead as well as most people in my position.

To be honest, people often take advantage of me.
I enjoy starting conversations with new acquaintances and strangers.

I often don't know what to say to attractive persons of the opposite sex.

I will hesitate to make phone calls to business establishments and institutions.

I would rather apply for a job or for admission to a college by writing letters than by going through with personal interviews.

I find it embarrassing to return merchandise.

If a close and respected relative were annoying me, I would smother my feelings rather than express my annoyance.

I have avoided asking questions for fear of sounding stupid.

During an argument I am sometimes afraid that I will get so upset that I will shake all over.

If a famed and respected lecturer makes a statement which I think is incorrect, I will have the audience hear my point of view as well.

I avoid arguing over prices with clerks and salesman.

When I have done something important or worthwhile, I manage to let others know about it.

I am open and frank about my feelings.

If someone has been spreading false and bad stories about me, I see him (her) as soon as possible to "have a talk" about it.

I often have a hard time saying "No."

I tend to bottle up my emotions rather than make a scene.

I complain about poor service in a restaurant and elsewhere.
When I am given a compliment, I sometimes just don’t know what to say.

If a couple near me in a theatre or at a lecture were conversing rather loudly, I would ask them to be quiet or to take their conversation elsewhere.

Anyone attempting to push ahead of me in a line is in for a good battle.

I am quick to express an opinion.

There are times when I just can’t say anything.
APPENDIX - 8

Choice Dilemmas Procedure (Risk)

Instructions. On the following pages, you will find a series of situations that are likely to occur in everyday life. The central person in each situation is faced with a choice between two alternative courses of action, which we might call X and Y. Alternative X is more desirable and attractive than alternative Y, but the probability of attaining or achieving X is less than that of attaining or achieving Y.

For each situation on the following pages, you will be asked to indicate the minimum odds of success you would demand before recommending that the more attractive or desirable alternative, X, be chosen.

Read each situation carefully before giving your judgement. Try to place yourself in the position of the central person in each of the situations. There are twelve situations in all. Please do not omit any of them.

1. Mr. A, an electrical engineer, who is married and has one child, has been working for a large electronics corporation since graduating from college five years ago. He is assured of a lifetime job with a modest, though adequate, salary, and liberal pension benefits upon retirement. On the other hand, it is very unlikely that his salary will increase much before he retires. While attending a convention, Mr. A is offered a job with a small, newly founded company which has a highly uncertain future. The new job would pay more to start and would offer the possibility of a share in the ownership if the company survived the competition of the larger firms.

Imagine that you are advising Mr. A. Listed below are several
probabilities or odds of the new company's proving financially sound. Please check the lowest probability that you would consider acceptable to make it worthwhile for Mr. A to take the new job.

--- The chances are 1 in 10 that the company will prove financially sound.
--- The chances are 3 in 10 that the company will prove financially sound.
--- The chances are 5 in 10 that the company will prove financially sound.
--- The chances are 7 in 10 that the company will prove financially sound.
--- The chances are 9 in 10 that the company will prove financially sound.
--- Place a check here if you think Mr. A should not take the new job no matter what the probabilities.

2. Mr. B, a 45-year-old accountant, has recently been informed by his physician that he has developed a severe heart ailment. The disease would be sufficiently serious to force Mr. B to change many of his strongest life habits-reducing his work load, drastically changing his diet, giving up favorite leisure-time pursuits. The physician suggests that a delicate medical operation could be attempted which, if successful, would completely relieve the heart condition. But its success could not be assured, and in fact, the operation might prove fatal.

Imagine that you are advising Mr. B. Listed below are several probabilities or odds that the operation will prove successful. Please check the lowest probability that you would consider acceptable for the operation to be performed.

--- Place a check here if you think Mr. B should not have the operation no matter what the probabilities.
The chances are 9 in 10 that the operation will be a success.
The chances are 7 in 10 that the operation will be a success.
The chances are 5 in 10 that the operation will be a success.
The chances are 3 in 10 that the operation will be a success.
The chances are 1 in 10 that the operation will be a success.

3. Mr C, a married man with two children, has a steady job that pays him about Rs 1,92,000/- per year. He can easily afford the necessities of life, but few of the luxuries. Mr C's father, who died recently, carried a Rs 1,25,000/- life insurance policy. Mr C would like to invest this money in stocks. He is well aware of the secure "blue-chip" stocks and bonds that would pay approximately 12% on his investment. On the other hand, Mr C has heard that the stocks of a relatively unknown Company X might double their present value if a new product currently in production is favourably received by the buying public. However, if the product is unfavourably received, the stocks would decline in value.

Imagine that you are advising Mr C. Listed below are several probabilities or odds that Company X stocks will double their value.

Please check the lowest probability that you would consider acceptable for Mr C to invest in Company X stocks.

The chances are 1 in 10 that the stocks will double their value.
The chances are 3 in 10 that the stocks will double their value.
The chances are 5 in 10 that the stocks will double their value.
The chances are 7 in 10 that the stocks will double their value.
---The chances are 9 in 10 that the stocks will double their value.
---Place a check here if you think Mr C should not invest in Company X stocks, no matter what the probabilities.

4. Mr D is the captain of College X’s football team. College X is playing its traditional rival, College Y, in the final game of the season. The game is in its final seconds, and Mr D’s team, College X, is behind in the score. College X has time to run one more play. Mr D, the captain, must decide whether it would be best to settle for a tie score with a play which would be almost certain to work or, on the other hand, should he try a more complicated and risky play which could bring victory if it succeeded, but defeat if not.

Imagine that you are advising Mr D. Listed below are several probabilities or odds that the risky play will work. Please check the lowest probability that you would consider acceptable for the risky play to be attempted.
---Place a check here if you think Mr D should not attempt the risky play no matter what the probabilities.

---The chances are 9 in 10 that the risky play will work.
---The chances are 7 in 10 that the risky play will work.
---The chances are 5 in 10 that the risky play will work.
---The chances are 4 in 10 that the risky play will work.
---The chances are 1 in 10 that the risky play will work.

5. Mr E is president of a light metals corporation in the India. The corporation is quite prosperous, and has strongly considered the possibilities of business expansion by building an additional plant in a new location. The choice is between building another plant in India, where there would be a moderate return on the initial investment, or building a plant in a foreign country.
Lower labor costs and easy access to raw materials in that country would mean a much higher return on the initial investment. On the other hand, there is a history of political instability and revolution in the foreign country under consideration. In fact, the leader of a small minority party is committed to nationalizing, that is, taking over, all foreign investments. Imagine that you are advising Mr E. Listed below are several probabilities or odds of continued political stability in the foreign country under consideration.

Please check the lowest probability that you would consider acceptable for Mr E’s corporation to build a plant in that country.

----The chances are 1 in 10 that the foreign country will remain politically stable.

----The chances are 3 in 10 that the foreign country will remain politically stable.

----The chances are 5 in 10 that the foreign country will remain politically stable.

----The chances are 7 in 10 that the foreign country will remain politically stable.

----The chances are 9 in 10 that the foreign country will remain politically stable.

----Place a check here if you think Mr E’s corporation should not build a plant in the foreign country, no matter what the probabilities.

6. Mr F is currently a college senior who is very eager to pursue graduate study in chemistry leading to the Doctor of Philosophy degree. He has been accepted by both University X and University Y. University X has a world-wide reputation for excellence in chemistry. While a degree from University X would signify
outstanding training in this field, the standards are so very rigorous that only a fraction of the degree candidates actually receive the degree. University Y, on the other hand, has much less of a reputation in chemistry, but almost everyone admitted is awarded the Doctor of Philosophy degree, though the degree has much less prestige than the corresponding degree from University X.

Imagine that you are advising Mr F. Listed below are several probabilities or odds that Mr F would be awarded a degree at University X, the one with the greater prestige.

Please check the lowest probability that you would consider acceptable to make it worthwhile for Mr F to enroll in University X rather than University Y.

---- Place a check here if you think Mr F should not enroll in University X, no matter what the probabilities.

---- The chances are 9 in 10 that Mr F would receive a degree from University X.

---- The chances are 7 in 10 that Mr F would receive a degree from University X.

---- The chances are 5 in 10 that Mr F would receive a degree from University X.

---- The chances are 3 in 10 that Mr F would receive a degree from University X.

---- The chances are 1 in 10 that Mr F would receive a degree from University X.

7. Mr G, a competent chess player, is participating in a national chess tournament. In an early match he draws the top-favored player in the tournament as his opponent. Mr G has been given a relatively low ranking in view of his performance in previous tournaments. During the course of his play with the
top-favored man, Mr G notes the possibility of a deceptive though risky manoeuvre which might bring him a quick victory. At the same time, if the attempted manoeuvre should fail, Mr G would be left in an exposed position and defeat would almost certainly follow.

Imagine that you are advising Mr G. Listed below are several probabilities or odds that Mr G's deceptive play would succeed. Please check the lowest probability that you would consider acceptable for the risky play in question to be attempted.

--- The chances are 1 in 10 that the play would succeed.
--- The chances are 3 in 10 that the play would succeed.
--- The chances are 5 in 10 that the play would succeed.
--- The chances are 7 in 10 that the play would succeed.
--- The chances are 9 in 10 that the play would succeed.
--- Place a check here if you think Mr G should not attempt the risky play, no matter what the probabilities.

8. Mr H, a college senior, has studied the piano since childhood. He has won amateur prizes and given small recitals, suggesting that Mr H has considerable musical talent. As graduation approaches, Mr H has the choice of going to medical school to become a physician, a profession which would bring certain prestige and financial rewards; or entering a conservatory of music for advanced training with a well-known pianist. Mr H realizes that even upon completion of his piano studies, which would take many more years and a lot of money, success as a concert pianist would not be assured.

Imagine that you are advising Mr H. Listed below are several probabilities or odds that Mr H would succeed as a concert pianist. Please check the lowest probability that you would consider
acceptable for Mr H to continue with his musical training.

---Place a check here if you think Mr H should not pursue his musical training, no matter what the probabilities.
---The chances are 9 in 10 that Mr H would succeed as a concert pianist.
---The chances are 7 in 10 that Mr H would succeed as a concert pianist.
---The chances are 5 in 10 that Mr H would succeed as a concert pianist.
---The chances are 3 in 10 that Mr H would succeed as a concert pianist.
---The chances are 1 in 10 that Mr H would succeed as a concert pianist.

9. Mr J is an American captured by the enemy in World War II and placed in a prisoner-of-war camp. Conditions in the camp are quite bad, with long hours of hard physical labour and a barely sufficient diet. After spending several months in this camp, Mr J notes the possibility of escape by concealing himself in a supply truck that shuttles in and out of the camp. Of course, there is no guarantee that the escape would prove successful. Recapture by the enemy could well mean execution.

Imagine that you are advising Mr J. Listed below are several probabilities or odds of a successful escape from the prisoner-of-war camp.

Please check the lowest probability that you would consider for an escape to be attempted.
---The chances are 1 in 10 that the escape would succeed.
---The chances are 3 in 10 that the escape would succeed.
---The chances are 5 in 10 that the escape would succeed.
10. Mr K is a successful businessman who has participated in a number of civic activities of considerable value to the community. Mr K has been approached by the leaders of his political party as a possible congressional candidate in the next election. Mr K's party is a minority party in the district, though the party has won occasional elections in the past. Mr K would like to hold political office, but to do so would involve a serious financial sacrifice, since the party has insufficient campaign funds. He would also have to endure the attacks of his political opponents in a hot campaign.

Imagine that you are advising Mr K. Listed below are several probabilities or odds of Mr K's winning the election in his district.

Please check the lowest probability that you would consider acceptable to make it worthwhile for Mr K to run for political office.

----Place a check here if you think Mr K should not run for political office no matter what the probabilities.

----The chances are 9 in 10 that Mr K would win the election.
----The chances are 7 in 10 that Mr K would win the election.
----The chances are 5 in 10 that Mr K would win the election.
----The chances are 3 in 10 that Mr K would win the election.
----The chances are 1 in 10 that Mr K would win the election.

11. Mr L, a married 30-years-old research physicist, has been given a five-year appointment by a major university laboratory. As he contemplates the next five years, he realises that he might
work on a difficult, long-term problem which, if a solution could be found, would resolve basic scientific issues in the field and bring high scientific honours. If no solution were found, however, Mr L would have little to show for his five years in the laboratory, and this would make it hard for him to get a good job afterwards. On the other hand, as most of his professional associates are doing, work on a series of short-term problems where solutions would be easier to find, but where the problems are of lesser scientific importance.

Imagine that you are advising Mr L. Listed below are several probabilities or odds that a solution would be found to the difficult, long-term problem that Mr L has in mind.

Please check the lowest probability that you would consider acceptable to make it worthwhile for Mr L to work on the more difficult long-term problem.

----The chances are 1 in 10 that Mr L would solve the long-term problem.

----The chances are 3 in 10 that Mr L would solve the long-term problem.

----The chances are 5 in 10 that Mr L would solve the long-term problem.

----The chances are 7 in 10 that Mr L would solve the long-term problem.

----The chances are 9 in 10 that Mr L would solve the long-term problem.

----Place a check here if you think Mr L should not choose the long-term, difficult problem, no matter what the probabilities.

12. Mr M is contemplating marriage to Miss T, a girl whom he has known for a little more than a year. Recently, however, a number
of arguments have occurred between them, suggesting some sharp differences of opinion in the way each views certain matters. Indeed, they decide to seek professional advice from a marriage counselor as to whether it would be wise for them to marry. On the basis of these meetings with a marriage counselor, they realize that a happy marriage, while possible, would not be assured.

Imagine that you are advising Mr M and Miss T. Listed below are several probabilities or odds that their marriage would prove to be a happy and successful one.

Please check the lowest probability that you would consider acceptable for Mr M and Miss T to get married.

--- Place a check here if you think Mr M and Miss T should not marry, no matter what the probabilities.

--- The chances are 9 in 10 that the marriage would be happy and successful.

--- The chances are 7 in 10 that the marriage would be happy and successful.

--- The chances are 5 in 10 that the marriage would be happy and successful.

--- The chances are 3 in 10 that the marriage would be happy and successful.

--- The chances are 1 in 10 that the marriage would be happy and successful.