APPENDIX

QUESTIONNAIR ON
PERCEPTIONS OF BANK OFFICIALS ABOUT CAUSES OF
NON PERFORMING ASSETS (NPAs)

Name of the Scholar : M.Sasi Bhushan
Research Director : Proof. Abdul Noor Basha

Acharya Nagarjuna University

Information about the Bank

1. Name of the Bank
2. Location of the Bank
3. Month & Year of Incorporated:
4. Total Number of Employees:
   a. Executives
   b. Workers
1. The loanees are not repaying due to lack of will and initiative to repay
   a) Agree  b) Disagree  c) Neutral

2. The NPAs are due to inadequate returns for loaness
   a) Agree  b) Disagree  c) Neutral

3. The NPAs are due to lack of professional management and supervision of managers
   a) Agree  b) Disagree  c) Neutral

4. There is more political pressure for not to recover loans.
   a) Agree  b) Disagree  c) Neutral

5. The loanees are using the new loans for repaying the old loans.
   a) Agree  b) Disagree  c) Neutral

6. The NPAs are due to lack of proper price to agricultural produce.
   a) Agree  b) Disagree  c) Neutral

7. The defaults are due to natural calamities.
   a) Agree  b) Disagree  c) Neutral

8. The NPAs are due to ineffective lending policies.
   a) Agree  b) Disagree  c) Neutral

9. The loanees are misutilising the loans
   a) Agree  b) Disagree  c) Neutral

10. The loanees socio economic conditions are poor.
    a) Agree  b) Disagree  c) Neutral

11. The NPAs are due to inadequate recovery staff.
    a) Agree  b) Disagree  c) Neutral

12. The NPAs are due to Exorbitant Rates of Interest
    a) Agree  b) Disagree  c) Neutral