APPENDIX

A STUDY ON NON PERFORMING ASSETS IN BANKING INDUSTRY WITH REFERENCE TO TAMIL NADU CIRCLE

QUESTIONNAIRE

1. (a) Name of the Respondent : 
   (b) Name of the Branch : 

2. What are the main reasons for NPA? 
   (a) Wilful default   
   (b) Political interference   
   (c) Higher interest rate   
   (d) Lack of supervision   
   (e) Natural calamities   
   (f) Diversion of funds   
   (g) Lack of legal support   
   (h) Deficiency in credit appraisal   
   (i) Other reasons   

3. What is the meaning of Gross NPA? 

4. What is the meaning of the Net NPA? 

5. What is your opinion about the RBI provisioning norms? 

6. What is accounting transferancy?
7. Do you discuss clearly with the borrower before sanctioning the loan?
   Yes / No

8. If yes, are you following know your customer (KYC) principle?

9. What is opinion about Basel I and Basel II?

10. Do you face any problem in identifying the exact borrower?

11. Do you mention any strict condition before sanctioning the loan?

12. Whether the sanctioned loan amounts are used for the exact purpose?
   Yes / No

13. If the answer is no, what steps are then taken?

14. It is felt that banks do not pay adequate attention to borrower customer as they do in the case of deposit customer?
   Yes / No

15. It is felt that availability of staff to manage loan portfolio is inadequate?
   Yes / No

16. Because of increasing NPAs there is a tendency among banks to switch over to investment in Treasury Bills?
   Yes / No

17. Banks are not at all interested to lend money because of increasing of NPA in specific sector
   Yes / No
18. The capital adequacy norms can reduce the NPAs for banks
   Yes / No

19. In which sector there is largest demand for loan?

20. What are the impact of NPAs?
   (a) Increasing provision
   (b) Increasing spread
   (c) Erosion of profit
   (d) Decling reserves and surplus
   (e) Others

21. What is your opinion about recovery measures?
   (a) Lok Adalat
   (b) Debt Recovery Tribunals (DRTs)
   (c) Compromising / Negotiating Schemes
   (d) Corporate Debt Restructuring (CDR)
   (e) Securitization (SARFAESI) Act, 2002.

22. Is Asset Reconstruction Company (ARCs) are good for the NPAs/
   Yes / No
23. What is your opinion about Sick Industrial Companies (SICA) Act?

24. In what way BIFR is helpful in the recovery of NPA?

25. Please give your suggestion for the speedy recovery of NPA.
   1. _______________________
   2. _______________________
   3. _______________________