

# **Annexure**

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**A. Interview Through Questionnaires**

**B. Bibliography**

**C. List of Abbreviations**

## A. Interview Through Questionnaires

Que No.	Question	Answer / Remark
1	Who is the supreme authority to sanction loans and advances?	
2	Whether authority to sanction loan and advances is delegated to any other authority subordinate to the above mentioned authority?	
3	If the answer of above question is yes, then to whom the authority is given? And upto what extent the authority is given.	
4	Types of the loans and advances granted by the bank?	
5	What is the maximum limit to sanction the loans and advance by higher authority?	
6	What is the limit to sanction loans and advances by the subordinate authority?	
7	Whether there is segregation of the work related to collection of the documents, visiting the borrower, actually sanction of the loan and disbursement of the loan ?	
8	Whether bank visit to the customer premises / place of business to verify the authenticity of the information?	
9	How many experts have the bank to sanction loans and advances ?	
10	Whether bank sanctions loan and advances after satisfying the creditworthiness of the borrower?	

11	Which documents bank collect to satisfy the credit worthiness of the borrower?	
12	What is the sanction limit in respect of each of the loans and advances?	
13	Whether all the necessary documents are executed before disbursement of the loans and advances?	
14	Whether bank maintain sufficient margin before granting loans?	
15	If answer of the abovementioned question is yes then, amount of margin maintained in respect of each of loans and advances.	
16	Whether there is competent person to verify the financial position of the borrower?	
17	Whether there is competent person to verify all legal matter?	
18	What is the guarantee and security requirement in respect of each type of loans and advances?	
19	Whether loan application forms are pre-numbered?	
20	Whether loan application form are in the custody of the authorized person and issued with his prior authorized?	
21	What is the internal control procedure to ensure the completion of the all formalities related to sanction of loans?	
22	Whether the procedure is document and circulate to all the branches of the bank?	

23	Is there any outside authority involved to ensure completion of formalities?	
	<b>Non Performing Assets</b>	
24	How you categories the reason to be a account non performing?	
25	What are the internal caused to be the account non performing?	
26	How irregular or improper sanctions of the loan increase the NPA?	
27	What are the external factors to become the account non performing?	
28	What is the police and procedure of the company to minimize the level of NPA?	
29	Whether the policy or procedure is documented and circulated to all the branches?	
30	What are the internal control and internal check systems developed by the bank?	
31	Whether there is any separate department or committee regarding recovery of NPAs.	
32	If answer of the above question is yes then, how many persons are involved?	
33	How many meeting are held by that committee or department and their performance?	
34	At what interval the status of the NPAs is reported?	
35	The format in which the status of the NPA is reported?	
36	Whether the work related to the recovery	

	is segregated to the regular staff or separate staff is involved to manage this work?	
37	To whom the work related to the recovery is given? What are their responsibilities and authorizes?	
38	Whether recovery of NPAs is centralized to the H.O. or managed at branch level also?	
39	Whether the recovery arrangement made is satisfactory as compare to the volume of that branch?	
40	What is the procedure to ensure that the amount disbursed have been utilised for the purpose for which the advance was sanctioned	
41	What is the procedure to check that the borrower has not disposed any asset given as a security, without knowledge of bank?	
42	What is the procedure to ensure that the borrower has not been taken loan form any other bank?	
43	Whether bank check the figure declares in stock statement with book maintained by the borrower?	
44	What is the procedure to recover the NPA through OTS scheme or compromise scheme?	
45	What is the legal procedure to file legal suit against the defaulter?	

46	When and in what condition the legal action is initiated against the borrower?	
47	What are the other remedies the bank is following to recover the NPA?	
48	Is bank take the help of the outsiders to recover the NPAs.	
49	Whether bank made adequate provision on NPA accounts as per RBI direction?	

Name of the Staff : - -----

Branch : - -----

Date of the Interview : - -----