

“Role of Public Sector Commercial Banks in Priority Sector Lending: A Study of Golaghat District of Assam”
(Schedule for Bank Manager)

Personal Information

Name-

Bank Name & Branch-

Designation-

(Please put a tick (√) mark against the answers you choose)

- 1) Have you achieve Priority Sector Lending target set by RBI? Yes No
- 2) Have you taken some initiative for communicating various schemes of priority sector lending? YES No
- 3) Time taken for sanction the loan

Agriculture

Less than 7 days 7-14 Days 15 days-1 month
More than 1 month

MSME

Less than 7 days 7- 14 Days 15 days-1 Month
More than 1 month

Other Priority Sector

Less than 7 days 7-14 Days 15days- 1 Month
More than 1 Month

- 4) What was the reason for delay in sanctioning the loan?
- Paucity of Bank Staff Excessive documentation
Project appraisal/Field Verification
- 5) How many times the bank official visited borrowers place.
- a) Pre Sanction visit
- Never Once Twice Thrice or more
- b) Post Sanction visit
- Nil Occasionally Half Yearly Yearly
- 6) Have you got regular installment from priority sector borrowers? Yes No

7) Steps taken in case of default in payment of loan

a) Notice and Personal visit

b) Send bank staff for recovery

c) Legal proceedings

8) In which sector you find more NPA

Agriculture MSME OPS

9) Reason for low recovery from the borrowers of priority sector lending

a) Low return from the activity

b) Compelling family consumption

c) Unwilling to repay or hoping for loan waive off

d) Lack of recovery efforts from the bank