QUESTIONNAIRE

Educational Loans in Professional Higher Education: A Case Study of Punjab

(1) GENERAL PROFILE

Name of Student loanee………………………..
Father’s Name……………………………………
Sex ………. Religion……Age (years)……… Caste…………………………
Marital Status: Married/ Unmarried/ Any other Specify: …………………
Permanent Address……………………………………………………………………
District……………………State…………….Phone No. …………………
Location Status: Rural/Urban/ Semi urban……………………………………
Category: Gen./OBC/SC/any other specify ………………………………

EDUCATIONAL PROFILE OF THE STUDENT LOANEE

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<thead>
<tr>
<th>Sr. No.</th>
<th>Examination</th>
<th>Year</th>
<th>%age</th>
<th>Name of the Institute</th>
<th>Location of institute: Rural/Urban/Semi Urban</th>
<th>Nature of the Institute: Govt/Pvt/Any other</th>
<th>Board / University</th>
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<td>Matric</td>
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<td>Technical Diploma</td>
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<td>B.A/ B.Com/ B.Sc/ MBBS/BDS/ any other</td>
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<td>Academic Distinction(if any)</td>
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(2) FAMILY MEMBER’S PROFILE

(a) Type of Family:   Joint/ Nuclear   (b) No. of family members: …………..
(c) No. of brothers: …………………  (d) No. of sisters: ……………………..
(e) No. of family members in your family who are studying: …………………
(f) About your family members

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<thead>
<tr>
<th>Sr.No</th>
<th>Relation with Loanee</th>
<th>Sex</th>
<th>Age</th>
<th>Marital Status</th>
<th>Educational Qualification Completed</th>
<th>Living In Same Household</th>
<th>Occupation</th>
<th>Supplementary Occupation (if any)</th>
<th>Income (Annually)</th>
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(g) Total income of the family per annum from all sources: ....................
(h) Total income of your household members per annum: ..........................
(i) Total saving of your household members per annum: ..........................
(j) Do you own agricultural land: Yes/No if yes, then how much in acres: ...
(k) Do your family own any shop/ business property, if any then specify ....
(l) Is your family getting any rent from property, if yes then specify .......
(m) Do any member of your family is getting pension, if yes then specify ........
(n) Is your family getting remittances from abroad, if yes then specify ........
(o) You are living in your own house or rented house give details ................
(p) If your family is residing in govt. quarter, then do you have your own house Yes/No if yes, then give details ................................................
(q) How many members of your family are studying on loan (if any) give details .................................................................
(r) Are your family members paying income tax: Yes/ No
   If yes then how much in last financial year: ..............................
(s) Do you have any personal computer / laptop (specify):
(t) Do your mother/ father have any prestigious club membership? If yes, then Give details: Name.....................
   City...............State...............  
   Membership fee per annum in Rs.

(3) HOUSEHOLD AMENITIES

1 Type of house: kuchha / pucca / Mixed
2 Type of fuel used at house: LPG/ kerosene oil/coal/ any other specify ...
3 RO system available at home: Yes/ No
4 No. of vehicles: ........ Car ............ Bike ......... Cycle .............
   Any other (specify): ..............................................................
5 A.C.  Yes / No if yes, then how many ............
6 Source of water supply: Taped/Well/Hand pump/any other specify ...........
7 T.V: Yes/ No
8 Refrigerator: Yes/No
9 Washing machine: Yes/ No
10 Sewerage: Yes/ No
11 Microwave/Oven: Yes/ No
12 Landline telephone: Yes/ No
13 Monthly average amounts paid by your family as electricity bill in Rs……
14 Total monthly expenditure of the family in Rs. ……………………

(4) INSTITUTIONAL/ COURSE INFORMATION
ATTENDED WITH EDUCATIONAL LOAN

(a) Name of the institute: ……………………………………………………
(b) Type of the institute: Govt. / Private/ Aided/ any other (specify)………
(c) Name of the course: ………………………………………………………
(d) Nature of the course: annual/semester/any other (specify)………………
(e) Why have you joined this course: …………………………………………. 
(f) Duration of the course (years): …………………………………………..
(g) Total expenditure of the course in institute……………………………. 
(h) Other expenses: purchase of books........................Study tour...........
    Project work if any............................Equipment......................
    Computer/laptop....................................Uniform....................
(i) Have you got admission to the course under NRI quota: Yes/ No
(j) Where are you residing: Hostel/ PG/ any other (specify)………………
(k) Daily commute: if yes, then Mode of transport…………………………
    Distance between house (present stay) and institute…………………
(l) Mode of payment to the institute: cash/ bank draft/ cheque/ any other (specify): ……………………………………………………………
(m) How many of your classmates have taken loan: ………………………
(n) Is there any loan office in your institute: ………………………………..
(o) Is there any agent provided by institution for educational loan………..
(p) Is there any lecture by bank officers in your institute since you have joined this course…………………………………………………………
(q) Is there any course time limit regarding loan by bank, specify…………
(r) Is there any course time limit by institute, specify ………………………
(s) Have you got any fees concession during this course……………………
(t) Have you got any scholarship during this course if yes, then specify……
    Amount……………………………
(u) Is there any problem by institute regarding loan if yes, then specify……
(v) Have you discussed about educational loan with your teacher:
    Yes/No If yes, then specify his/her reaction…………………………………...
(x) Are you taking any tuition: Yes/ No if, yes then in which subject: ........................................ tuition fees
(y) Is there any self contribution by you in expenditure of course, if yes then how much……………………………………………………………………

(5) EDUCATIONAL LOAN INFORMATION

(a) From which source you got information about educational loan: friends/ Relatives/ teachers/ educational loan mela/ agent/ any other specify…………
(b) Have you attended any educational loan mela: Yes/ No
(c) Name of the bank/ institute from which you have taken loan: ……………
(d) Why did you take loan from this bank/ institute not from any other give reason: local area bank/ low rate of interest/ any other specify…………
(e) How many banks you have tried…………write their name…………
…………………………………………………………………………………………
(f) Is there any co applicant for loan: yes/ no if yes, then give details………..
   Educational loan Year……………………Time period……………………
   Applied Amount ............................. Sanctioned Amount…………
   Outstanding Amount……………… Rate of interest …………………
   Grace period ………………………..Type of interest rate fixed/ floating
   Time to process: ……………Mortgage: …………Margin:………………Location of bank: …

(g) Have you taken loan in installments: Yes/ No
   If yes, then nature of installment: Monthly/ Six monthly/ annually
   Amount of installment:
(h) Whether you got loan easily: Yes/ No
   If no, then what kind of problems have you faced: …………………
(i) Have you take loan directly from bank/ institute: Yes/ No
   If no, then who was the middle person? …………………
(j) Total transactional costs of the loan:
   Transport cost: ……………………………………………………………Paper work cost:………..
   Commission (specify amount)…………….Processing charges:………..
   No. of days forgone and estimated loss of income:
   ……………………… Any other cost, specify:

(k) Is there any life insurance by bank under any scheme: Yes / No if yes then specify: ………………………………………………………………………
(6) **REPAYMENT INFORMATION**

(a) Are you repaying your loan during the course: Yes/ No
    If yes, then whether your family is repaying your loan or you (specify):

(b) Have you worked during the course: Yes/No
    If yes, then what type of work you did: ..............................................
    Nature of the job: full time/ part time/ any other specify: .................
    Earnings: ...........................................................
    Time Period: ..................................................
    Place: ..........................................................

(c) Amount repaid till now:

(d) Repayment in the form of installment or lump sum:
    If in the form of installment, then nature of installment:
    Monthly/ six monthly/ annually: Amount of installment:

(e) Is there any penalty interest if installment is not paid in time: Yes/ No
    If yes then how much: ..............................................

(f) Have you taken any other loan for repayment of educational loan: Yes/No
    If yes, then specify?

(g) Have you faced any problem during the repayment of loan: Yes/No
    If yes, then specify:

(h) Any installment of loan not repaid on time: Yes/ No
    If yes, then specify the reason:

(i) Is there any exemption from repayment in serious conditions: Yes/ No
    If yes then give details:

(j) Is your income sufficient to repay the loan: Yes/No

(k) Source of repayment (specify):..........................................................

(7) **OTHER INFORMATION**

(a) Have you been employed after the completion of course: Yes/No
    If yes, then how much time after the completion of course you got the job.......

(b) Nature of job: Regular(full time)/ Part time/any other specify:
    Govt./private/any other (specify)
    Post: Income (annually): Timings:

(c) Did you get job easily: Yes/No
    If no, then what type of problem you faced (specify):

(d) Do you plan to pursue further study: Yes/No
    If yes, then on educational loan: Yes/No
    If no, then why:

(e) Do you think present loan discourages your further study: Yes/ No
    If yes, then state the reason..........................

(f) Do your teachers know that you are studying on loan: Yes/No
    If yes, then is there any change in their behavior regarding you as compared to other students: Yes/No
    If yes, then how:

(g) Do any of your classmates know about your educational loan: Yes/No
If yes, what is their reaction towards you?

(h) Will educational loan get popularity in coming years: Yes/No

(7) SUGGESTIONS

(a) Should there be some relaxation in the rate of interest to girl students to encourage women education: Yes/No

(b) Should there be some relaxation in the rate of interest or preference to:
   Meritorious students: Yes/No
   Economically weak students: Yes/No
   SC/ST/BC/ OBC: Yes/No
   Physically handicapped students: Yes/No

(c) If there was no such option as loan then what would you have done:

(d) Give suggestions to improve the educational loan system:
QUESTIONNAIRE FOR BANK MANAGERS/OFFICERS

Educational Loans in Professional Higher Education: A Case Study of Punjab

Research Scholar
Sunita Rani
Punjabi University, Patiala
Mobile No. 94634-63688

1) Name of Manager/Employee………………………………………..
2) Sex …………….Age………….Educational Qualification…….
   Address………………………………………Mobile No…………….
3) Designation…………………………………………………………
4) Work experience (in present designation)…………………………
5) Nature of job: Contractual/ Regular/any other specify………..
6) Name of the bank where employed……………………………..Branch………………
7) Nature of bank: Public/private/any other specify………………
8) Location of the bank: Urban/ Semi Urban/ Rural
9) Have you passed any educational loan Yes/ No
   If yes, how many till now………………
10) In case of next mentioned three categories i.e.
    a) Indian students studying in Abroad
    b) Punjab students studying in out of Punjab
    c) Punjab students studying in Punjab
       Bank has sanctioned more loans to which category in previous years and why?
11) Name the courses for which students are availing more loans and why?
12) From which occupational background of the family students are mainly availing loan: Farmers/Businessman/Serviceman/any other specify:…………………………………………………………
13) Which income group availed more educational loans?
    1 lac - 2 lac  2 lac- 3 lac  3 lac- 4 lac  4 lac- 5 lac  Above 5 lac
14) From which location status mainly students are availing loan: Urban/Semi urban/Rural………………………………………

15) Do you provide any agent/facilitator to students to avail educational loan: Yes/ No if yes then do you pay any fee/commission to them? Yes/No if yes then how much…………………………………………………..

16) How you popularize the educational loan scheme:

17) Do you adopt any special mechanism for the identification of needy students?

18) Have you received any type of progress report from institute/university where student is studying?

19) How you prioritize when no. of applicants are more than the amount of money available with the bank in category of educational loans?

20) Have you ever denied educational loan to any student: Yes/No. if yes then what were the main reasons:

21) What is the cost of educational loans in terms of percentage incurred by your bank in sanctioning of educational loans?

22) Have you faced any problem from the side of the loanee such as submission of fake documents/false information etc.: Yes/No. If yes, then of what type:

23) What course of action you follow to recover the loan in case of dropouts or for those students who have not completed their studies with in time?
24) Have you noticed any case of misutilisation of educational loan: Yes/No if yes then of what type:

25) Have you noticed any type of corruption/ bribes being taken from students by middle persons?

26) Is there any case of litigation related to educational loans from the side of the customer or from bank: Yes/ No if yes then what the nature of litigation is and what the main reasons are?

27) Do you perceive educational loans as liability or an opportunity to expand bank business?

28) Do you perceive educational loans as NPAs: Yes/ No if yes then what the reasons are:

29) Is there any major change in terms and conditions of educational loans during previous years?

30) Have you faced any problem from the side of the educational institute? Yes/ No If yes, then of what type:

31) Will there be chances of bankrupts due to non repayment of educational loans?

32) What is the overall position of repayment of educational loans vs. other type of loans: Satisfactory/ not satisfactory. If not satisfactory then what are the main reasons of low repayment?
33) Is there any need of life insurance of student to avail educational loan?

34) Are students demanding more time for repayment?

35) Is there any case in which a person after completion of study migrated abroad without repaying loan: Yes/ No if yes then what course of action you follow?

36) Do you think documentation procedure is further simplified in case educational loans?

37) Have you sanctioned any loan without collateral: Yes/No if yes then what is the parameters you usually used to judge such cases:

38) Which is the most preferred security for sanctioning educational loan and why?

39) What is your view that benefit of educational loans is goes to those people for whom this scheme has been started?

40) Give your own suggestions regarding educational loans:

41) What is your overall attitude towards educational loans?