Dear Sir/Madam,

I am Ms. Anupama K, presently pursuing Ph. D. from Department of MBA, Karnataka Women’s University, Bijapur. The topic of my research is on the aspects of Microfinance in the Hubli-Dharwad Region in Karnataka.

I request you to share your valuable experience and information by responding to the questions in the Questionnaire. This Questionnaire captures the details of your microfinance scheme employed by you and your perceptions on the same.

The collected information will be purely used for the academic purpose and all the data will be treated highly confidential.

Name of Bank:

Location:

1. Does your organization make microfinance business loans in addition to commercial business loans?

   □ yes  □ no

2. How much time on an average is taken for disbursement of loan after receiving applications from SHG’s

   Within 15 days
   16-30 days
   1-3 months
   3-6 months
   Above 6 months
3. Do you think that the loan amount disbursed under SHG is adequate?  
   Yes/ No

   If no, then how much additional loan was required (in Rs.)

   Up to 25000  
   25000 to 50000  
   Above 50000

4. Which factors of the following listed in the table, were considered while lending funds to SHG’s?

<table>
<thead>
<tr>
<th>Factors</th>
<th>Considered</th>
<th>Not</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking the no. of members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Verifying sex ratio in the SHG</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Objectivity and functions of SHG</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education qualification of each member</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Information of group savings and individuals monthly savings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Photo and proof of identity and address of the all group</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Checking whether formal SHG or unit based SHG</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Checking whether SHG is formal through any NGO or not</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age of the group</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5. Which factors are considered for creating awareness among SHG members if group is directly formed by banks?

<table>
<thead>
<tr>
<th>Factors considered</th>
<th>Considered</th>
<th>Not</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clarify the clear definition of SHG among members</td>
<td>250</td>
<td>100</td>
</tr>
<tr>
<td>Creating awareness about benefits of SHG linkage credit scheme</td>
<td>250</td>
<td>100</td>
</tr>
<tr>
<td>Creating awareness about joint liability</td>
<td>250</td>
<td>100</td>
</tr>
<tr>
<td>Providing minimum education to maintain group account systematically</td>
<td>250</td>
<td>100</td>
</tr>
<tr>
<td>Conducting meetings and workshops in rural areas</td>
<td>250</td>
<td>100</td>
</tr>
</tbody>
</table>
6. Which of the following strategies are employed by your bank to minimize risk of recovery of loan?

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>A). Procedure:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Written agreement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collecting signature and photo copy of all the members</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Awareness about joint liability</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B). Loan size:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assessment of loan proposal and appraisal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Checking in debtiness of the clients by credit bureau.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group savings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C). Risk:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Acceptance of collateral securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Demanding guarantees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Agreement with NGOs.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Creating awareness about government subsidies</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7. How do you rate your perception towards monitoring of the SHG scheme in Dharwad district?
   a. High
   b. Medium
   c. Low

8. How do you rate your perception towards SHG leader leading these schemes in Dharwad district?
   High
   Medium
   Low
1. What according to you is the success rate of the units set up under SHG

<table>
<thead>
<tr>
<th>Running Successfully</th>
<th>ill</th>
<th>Closed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. Do you feel that the Subsidy given by Government Agencies for the SHG’s are sufficient and reaches on time?

<table>
<thead>
<tr>
<th>Always Timely</th>
<th>Occasionally</th>
<th>Rarely in time</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. What according to you has been the Impact of SHG on the following parameters?

   I. Employment generation
      High
      Medium
      Low

   II. Earning regular Income
       a. High
       b. Medium
       c. Low

   III. Improved standard of living
       a. High
       b. Medium
       c. Low
IV. Community Development and Financial Inclusion
   a. High  
   b. Medium  
   c. Low
BORROWERS INTERVIEW AND SURVEY QUESTIONS

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Thanking you

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1. Name

2. Location:

3. Gender: ... □ Male □ Female

4. Age: ______ (years)

5. Religion/Caste: _____________________________

6. Highest level of education:
a) Illetrate
b) Below 5th Grade
c) 5th-10th Grade
d) 10th pass
e) 12 pass
f) Other, Please Specify

1. Annual Income:
   a. Below Rs. 1 Lakh
   b. Rs. 1 lakh to 5 lakhs
   c. Above Rs. 5 Lakhs

2. What is the Sanction loan amount to you under the SHG Scheme?
   a. Less Than Rs. 10000
   b. Rs. 10000-15000
   c. Rs. 15000-250000
   d. Rs. 25000-30000
   e. Rs. 30000 and above

3. What business you started with the SHG Scheme?
   a. Processing
   b. Manufacturing
   c. Services
   d. Trading
   e. Other

4. Why did you start this business?

5. What amount of loan was sanction to you? Rs. __________________
6. Were all the necessary documents like PAN card, Ration Card, Caste certificate, age proof etc for availing the loan available with you?  
   Yes/No

7. Were you satisfied with the document Verification Process by banks?  
   a. Satisfactory  
   b. Non-Satisfactory

8. Was the document verification process time consuming?  Yes/ NO

9. Had you availed any guidance & training for proposal preparation?  
   Tick mark the agencies from the options below if training/guidance availed from them.  
   a. NGO’s  
   b. Bank Officials  
   c. Private Training Institutes  
   d. Others

10. Which areas the training was availed? Tick mark  
    a. Planning  
    b. Purchase and Use of Appropriate Machinery  
    c. Business Related (Production/Manufacturing)  
    d. Raw Material  
    e. Marketing  
    f. Sales and After Sales Service  
    g. Plant Location/ Land/ Road  
    h. Financial Transactions and Planning
11. Apart from the SHG scheme, loans from any other sources were obtained?  
Yes/no

If yes, select the sources.

a. Family and relatives  
b. Friends  
c. Partnerships  
d. MFI’s  
e. BANK

12. Were any Illegal Transactions like bribing the officer, providing wrong and concealing information etc. was done by you? Yes/No

13. What according to you are the major problems faced by the Beneficiaries? Tick mark the appropriate.

a. Financial problems  
b. Availing of Subsidy  
c. Low Sales  
d. Poor after Sales Service  
e. Loan Repayments

14. What business strategy gets priority according to you?

a. Quality  
b. Low Price Strategy  
c. Competition  
d. Product/Service Variety
15. What are the other market establishment strategies used by you/beneficiaries?
   a. Price discount
   b. Sales promotion
   c. Trade discounts

16. What is your loan repayment status?
   a. Completed
   b. In Progress
   c. Finding it difficult

17. What is perception of the Impact of SHG scheme on achieving the following objectives?

<table>
<thead>
<tr>
<th>Objective</th>
<th>High</th>
<th>Medium</th>
<th>Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment generation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Earning regular Income</td>
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<td></td>
</tr>
<tr>
<td>Improved standard of living</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase in fixed assets</td>
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</table>