ANNEXURE – I
QUESTIONNARIE

Demographic and Socio-Economic Conditions of Selected Households

Section: I Socio-economic conditions

Name of the District:   Name of the Mandal:   Name of Village:

1. Name of the Respondent:

2. Distribution of Households by Age Composition
   a) 15-20 □   b) 20-30 □   c) 30-40 □   d) 40-50 □   e) 50-60 □

3. Total Family Members by Age Composition
   a) 15-20: □   b) 20-30: □   c) 30-40: □   d) 40-50: □   e) 50-60: □

4. Distribution of Gender Composition
   a) Male □   b) Female □

5. Distributions of Households by Size of the Family
   a) Less than 5 □   b) 5 to 6 members □   c) 7 & above □

6. Distributions of the Heads of Households by Literacy Level
   a) Illiterate □   b) Primary □   c) Secondary □   d) Post Secondary □

7. Households by Community (Caste)
   a) OC □   b) BC □   c) SC □   d) ST □

8. Distributions of Households by Religion
   a) Hindu □   b) Muslim □   c) Christian □   d) Others □

9. Distributions of Households by Occupation
   a) Cultivator □   b) Agricultural labour □   c) Construction labour, □   d) Industrial labour □
   d) Livestock □   e) Salaried People □
   f) Profession/self-employee □
10 Distributions of Households by Annual Income

a) Less than 10,000 □  b) 10,000 to 20,000 □  d) 20,000 to 30,000, □  e) 30,000 to 40,000 □  d) 40,000 to 50,000, □  e) 50,000 & above □

11. Distributions of Households by Land Hold Pattern

a) No land □  b) Less than One Acre, □  c) 1 to 2 acre, □  d) 2 to 3 □, e) 3 to 4 □  f) 4-5 □  g) 5 & above □

12. Distribution of Households by Source of Income:


13. Distributions of Households by Type of House

a) Thatched House, □  b) Govt Scheme House, □  c) Own Title House □  d) Own small Building □

14 Distributions of Households by Assets Value

a) Less than 1,00,000, □  b) 1,00,000 to 2,00,000 □  c) 2,00,000 to 3,00,000, □  d) 3,00,000 to 4,00,000 □  e) 4,00,000 to 5,00,000 □  f) 5,00,000 and above □

Section: II

Measuring Demand Side Financial Inclusion

B. Access to Finance

15. Do you have a bank account? Yes □  No □

16. If have what type of Account

a) Savings A/c □  b) Current □  c) Joint □  d) No-Frill □  e) Low cost account □  d) SHG Group □

17. Which financial institution do you have accounts?

a) Commercial Bank □  b) Cooperative banks, □  c) Microfinance bank □  d) Postal service □
18. What type of ID proofs your submitting to open the account?
   a) Voter card □ b) Aadhar Card □ d) Ration card □ d) Any Govt official letter □

19. Do you have Individual or group or joint account?
   a) Individual □ b) SHG Group □ c) Joint □ d) NREGP □

20. Where do you have account?
   a) Commercial Bank, □ b) Cooperative □ c) Post office □ d) SHG/MFI □ e) BC □

Section: III

21. Do you have ATM? Yes □ No □

22. Utilization of ATM Services Yes □ No □

23. Do you know how to withdraw money from bank or ATM Yes □ No □

24. Who will help to use Banking services or ATM services
   a) Family members, □ b) Friends, □ c) Existing staff in the bank □ d) BC staff □

25. Does your bank provides opportunity for credit/lending services? Yes □ No □

26. Accounts penetration by gender
   a) Male □ b) Female □

27. Account penetrations by education level
   a) Illiterates □ b) Literates □ c) Primary □ d) Secondary □ e) Inter/Degree □
   f) Postgraduate □

28. Account penetrations by age group
   a) 15-20: □ b) 20-30: □ c) 30-40: □ d) 40-50: □ e) 50-60: □

29. Do Have Business or Business Facility center Yes □ No □

30. Distance of banks from their village
   a) less than one □ b) 1 to 2 kms □ c) 2 to 3 kms □ d) 3 to 4 kms □ e) 4 and above □
Section: IV Deposits and Withdrawals

31. Frequency of Bank visiting
   a) Weekly □ b) Monthly □ c) Every two months □ d) Every three □ e) Every four & above □

32. Frequency of deposits and withdrawals by account holders
   a) Within Week □ b) Within two Weeks □ c) Within three Weeks □ d) With In Month □ e) Every Two Months □ f) Every six moth □

33. What type of services getting from bank/ BC?
   a) Small value deposits b) Limited withdrawals c) Pensions d) Small value of SHG Linkage e) Small value of remittances g) Micro insurances

34. Financial Institutions providing other products to the rural account holders
   a) Yes □ b) No

Section: V. Awareness

35. Level of Awareness on banking services
   a) Poorly aware □ b) Fairly aware □ c) Fairly aware □ d) Very aware □

36. Level of Awareness on Bank service charges
   a) Don’t know □ b) Poorly aware □ c) Fairly aware □ d) Fairly aware □ e) Very aware □

37 Level of Awareness on Internet Banking
   a) Don’t know □ b) Poorly aware □ c) Fairly aware □ d) Fairly aware □ e) Very aware □

38. Level of Awareness on Mobile banking
   a) Don’t know □ b) Poorly aware □ c) Fairly aware □ d) Fairly aware □ e) Very aware □

39. Level of Awareness on Debit Card/Credit card
   a) Don’t know □ b) Poorly aware □ c) Fairly aware □ d) Fairly aware □ e) Very aware □

40 Level of Awareness on Online Banking Utilization
   a) Don’t know □ b) Poorly aware □ c) Fairly aware □ d) Fairly aware □ e) Very aware □

41. Level of Awareness on Bank Mortgage
   a) Don’t know □ b) Poorly aware □ c) Fairly aware □ d) Fairly aware □ e) Very aware □

42. Sources of new formal and informal loans
   a) Formal Credit □ b) Microcredit □ c) SHGs □ d) Money Lenders □ e) Credit Union □ f) Retailers □ g) Friends □ h) Family □ i) Relatives □ j) Informal □
43 Overall perception of banking quality services for Rural Households
   a) Normal Service □   b) Poor quality services □   c) Good quality services □
   d) Better quality services □

44. Access to Insurance of Rural Households
   a) Life Insurance □   b) Health Insurance □   c) Livestock Insurance □
   d) Accidental insurance □   e) Don't have any Insurance □