QUESTIONNAIRE

Questionnaire for the beneficiaries of Public, Private, and Foreign banks

Dear Respondent,

The purpose of this questionnaire is to study the beneficiaries’ perception regarding credit deployment by Indian Commercial Banks and identifying the problems in availing credit. I request you to please cooperate and respond to the below questions. All information received would be kept confidential and will be used only for the purpose of research work for Ph.D.

SECTION-I

PROFILE OF BORROWER

1. Name:
2. Gender: Male ☐ Female ☐
3. Address:
4. Age (in years): i) Below 30 years ☐ ii) 30-40 years ☐ iii) 40-50 years ☐ iv) Above 50 years ☐
5. Education Qualification:
   i) Matriculation ☐ ii) Graduation ☐ iii) Diploma Holders/ Professional ☐
   iv) Post Graduation ☐ v) Above Post Graduation ☐ vi) Any other (Please Specify) ☐
6. Number of members in the family:
   i) Upto 2 ☐ ii) 3 ☐ iii) 4 ☐ iv) 5 ☐ v) Above 5 ☐
7. Number of earning members in the family:
   i) 1 ☐ ii) 2 ☐ iii) 3 ☐ iv) 4 ☐ v) Above 4 ☐
8. What is your job/profession?
   i) A service person ☐ ii) A businessman ☐ iii) A professional ☐
   iv) An agriculturist ☐ v) Industrialist ☐ vi) Any other, (Please specify) ☐
9. Family Income (Per Month):
   i) Less than Rs. 20,000 ☐ ii) Rs. 20,000- Rs. 50,000 ☐ iii) Rs. 50,001- Rs. 1, 00,000 ☐
   iv) Rs. 1, 00,001- Rs. 1, 50,000 ☐ v) More than Rs. 1, 50,000 ☐
SECTION-II
DETAILS OF LOAN

1. From which bank you have availed the loan:
   i) Public bank ☐   ii) Private bank ☐   iii) Foreign bank ☐
   Name of the Bank _______________________

2. Why did you choose this bank?
   i) Lower rate of interest ☐
   ii) Lesser formalities ☐
   iii) Flexible tenure of repayment ☐
   iv) Provides higher amount of loan ☐
   v) Knew somebody in the bank ☐
   vi) On the recommendations/suggestions from some person ☐
   vii) Any other (please specify) ____________

3. Purpose for availing the loan:
   i) Agriculture ☐   ii) Business ☐   iii) Professional & other Services ☐
   iv) House Building ☐   v) Trade ☐   vi) Personal Loans ☐
   vii) Education Loan ☐   viii) Auto Loan ☐

4. Amount of loan applied:
   i) Less than 25,000 ☐   ii) 25,000- upto 2 Lakh ☐   iii) Above 2 Lakh-5 Lakh ☐
   vii) Above 50 Lakh ☐

5. What is the period of the loan?
   i) upto 1 years ☐   ii) Above 1-3 years ☐   iii) Above 3-5 years ☐
   iv) Above 5-10 years ☐   v) Above 10-15 years ☐   vi) Above 15- 20 years ☐
   vii) 20 years & Above ☐
6. What type of security you have given to get the loan from your bank.
   i) Immovable property
   ii) FDR
   iii) Share/securities
   iv) Gold
   v) Personal Property
   vi) Any other, (Please specify) ________________

7. Are you satisfied with the amount of loan sanctioned by your bank? Yes □ No □
   If No
   i) Give reason
   ii) How did you fill the deficiency/gap?
      a. Your own resources
      b. Borrowed from money lenders
      c. Borrowed from friends/relatives
      d. Any other (Please specify)

8. Whether any inspection was made by the bank officials while sanctioning/disbursement of loan.
   Yes □ No □

SECTION III

TIME TAKEN AND ATTITUDE OF BANK STAFF

1. How much time was taken by the bank for sanctioning the loan?
   i) upto 7 days □ ii) 8-14 days □ iii) 15-21 days □
   iv) 22-28 days □ v) above 28 days □

2. How much time was taken by the bank for the disbursement of loan?
   i) upto 7 days □ ii) 8-14 days □ iii) 15-21 days □
   iv) 22-28 days □ v) above 28 days □

3. How many times did you visit the bank for availing the loan?
   i) 1-2 times □ ii) 3-4 times □ iii) 5-6 times □
   iv) 7-8 times □ v) More than 8 times □
4. Have you availed loan under any special schemes/offer?  
   Yes ☐  No ☐
   If Yes, Mention the scheme.  ________________________________

5. How many times have you availed the loan from the bank?
   i) Once ☐  ii) Twice ☐  iii) Thrice ☐  iv) More than three times ☐

6. Did you get loan in time?  
   Yes ☐  No ☐
   If no, what was the reason for delay?
   i) Callous attitude of staff ☐
   ii) Unnecessary queries ☐
   iii) Excessive documentation ☐
   iv) Delay on borrowers/yours part ☐
   v) Delay in processing of application ☐
   vi) Any other, (Please specify)  __________

7. How did you fill up the required application form?
   i) Yourself ☐
   ii) With somebody’s help (Please specify)  __________

8. Do you think that filling of application form is cumbersome?  
   Yes ☐  No ☐
   8.1. If yes, in what respect it is cumbersome?
   i) Difficult language ☐
   ii) Seeks technical information ☐
   iii) Seeks irrelevant information ☐
   iv) Lengthy ☐
   v) Any other (Please specify)  __________

9. What is your opinion about the procedure for getting the loan?
   Very Cumbersome ☐  Complex ☐  Normal ☐  Simple ☐  Very simple ☐
SECTION IV

TERMS AND CONDITIONS

1. Have you read all the terms and conditions with the loan?  
   Yes ☐  No ☐

2. Do you think that the terms and conditions of loan are reasonable?  
   Yes ☐  No ☐

   If no, which term is not reasonable? ________________________________________

3. Mention the mode of interest charged from you by your bank.
   i) Fixed ☐  ii) Floating ☐

4. Mention the rate of interest charged from you by your bank.
   i) Less than 6% ☐  ii) 6%-10% ☐  iii) 10%-12% ☐  iv) 12%-13% ☐
   v) 13%-14% ☐  vi) 14%-15% ☐  vii) 15%-16% ☐  viii) 16%-17% ☐
   ix) 17%-18% ☐  x) 18%-20% ☐  xi) 20% & Above ☐

5. What is your opinion about the rate of interest?
   Very High ☐  High ☐  Reasonable ☐  Low ☐  Very low ☐

6. Does your bank provide any facility in the interest rate?  
   Yes ☐  No ☐
   a) Rebate on timely payment  
      Yes ☐  No ☐
   b) Conversion of interest rate
      i) Fixed to flexible  
         Yes ☐  No ☐
      ii) Flexible to fixed  
         Yes ☐  No ☐

7. Have you availed this facility?  
   Yes ☐  No ☐

8. Did you pay any charges for this facility  
   Yes ☐  No ☐

   If yes, Please specify the charges _____________________

9. Specify the system of repayment of loan.
   i) Electronic Clearing System ☐  ii) Standing Instruction ☐  iii) Post Dated Cheque ☐

10. Specify the mode of repayment of loan.
    i) Monthly ☐  ii) Quarterly ☐  iii) Half yearly ☐  iv) Annually ☐

11. Was the method of repayment convenient to you?  
    Yes ☐  No ☐

12. Was the repayment schedule imposed upon you or it was finalised with your consent?  
    _____________________
13. Are you paying instalment in time?
   i) Always box  ii) Sometimes box  iii) Never box

14. Are you using the loan fund for the same purpose for which it was availed?
   Yes box  No box

If No, for what purpose it is being used:
   i) Medical Expenses box  ii) Repayment of old debt box
   iii) Social ceremonies box  iv) Any other, (Please specify) ____________

SECTION V
PROBLEMS AND SUGGESTIONS

1. What problems did you face in raising the loan? Tick the appropriate box.
   i) Cumbersome formalities box  
   ii) Too much time in processing of loan application box  
   iii) Delay in sanctioning box  
   iv) Uncooperative attitude of the staff box  
   v) High cost of financing box  
   vi) Security requirement box  
   vii) Payment of bribe box  
   viii) Any other (please specify) ______________

2. What problems did you face in repaying the loan? Tick the appropriate box.
   i) High rate of interest box  
   ii) High EMI box  
   iii) Unreasonable delay box  
   iv) Paucity of funds box  
   v) Any other (please specify) ______________

3. Have you failed at any time to repay the loan instalment due?   Yes box  No box
   If yes, state the reason: ________________________________
4. Have you faced any recovery action from your bank?  
   Yes ☐ No ☐

5. Would you like to meet the future loan requirement from the same bank?  
   Yes ☐ No ☐

6. Have your financial position improved with the banks borrowings?  
   Yes ☐ No ☐

7. Please give your opinion regarding the following statement. (Tick the appropriate box).

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<thead>
<tr>
<th>Items</th>
<th>Strongly Agreed</th>
<th>Agreed</th>
<th>Neither Agreed nor disagreed</th>
<th>Disagreed</th>
<th>Highly disagreed</th>
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<tbody>
<tr>
<td>i) Timing of the banks are convenient</td>
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<td>ii) Commercial banks provided more facilities than other agencies</td>
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<td>iii) Bank staff is highly motivated and helpful</td>
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<td>iv) Bank employees provide proper advice regarding the choice of suitable &amp; new product</td>
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<td>v) Bank staff is adequate</td>
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<td>vi) Convenient location of branch</td>
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<td>vii) Commercial banks have helped in eliminating exploitation by money lenders</td>
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<td>viii) Banks provide proper guidance for the use of funds</td>
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<td>ix) Bank loan has increased income level</td>
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<td>x) Customer satisfaction is frequently assessed by bank.</td>
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8. Please rate the following factors regarding your bank on the basis of your satisfaction level. (Tick the appropriate box).

<table>
<thead>
<tr>
<th>Items</th>
<th>Highly satisfied</th>
<th>Satisfied</th>
<th>Neither satisfied nor dissatisfied</th>
<th>Dissatisfied</th>
<th>Highly dissatisfied</th>
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<tr>
<td>i) Security requirement</td>
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<td>ii) Repayment Schedule</td>
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<td>iii) Behaviour of the staff</td>
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<td>iv) Number of employees</td>
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<td>v) Knowledge of staff</td>
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<td>vi) Presence of staff</td>
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<td>vii) Grievance handling System</td>
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<td>viii) Rate of interest charged</td>
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9. What is your overall opinion regards to the loan service provided by the bank?
   i) Highly Satisfied  ☐  ii) Satisfied  ☐  iii) Neither Satisfied nor Dissatisfied  ☐
   iv) Dissatisfied  ☐  v) Highly Dissatisfied  ☐

10. What suggestions you would like to make to bank to improve their lending schemes?


Thank You................