QUESTIONNAIRE OF Ph.D. RESEARCH

Respected sir/ Madam,

The enclosed questionnaire aims at seeking information for the purpose of Ph.D. Research work on the topic “A study on Financial Inclusion in Indian Banking Sector”. In this Endeavour I seek your kind help by way of filling up the questionnaire in your hand. You are requested to respond to each question. Please be fair and frank while responding to the statements. The information supplied by you is strictly confidential and will be used only for academic/ research purpose.

Thanking you

(Rajni Chugh)
Research Scholar

Your General Profile Please

a) Age: -------------- years

b) Gender: Male --------- Female---------

c) Birth Place: Urban--------- Rural---------
1) Do you, either by yourself or together with someone else, currently have an account at any place?

    Yes     No     DK*     Refused

2) No. of accounts in your household.

    1 □  2 □  3 □  4 □

3) Who helped you open the account?

    □ Village Panchayat Officials
    □ Bank Officials
    □ Neighbour Friends/ Relatives
    □ If others, (please specify)

4) Is the bank account with a cheque book?

    □ Yes     □ No

To what extent do you use your account(s) for the following purpose

<table>
<thead>
<tr>
<th></th>
<th>Very Large Extent</th>
<th>Large Extent</th>
<th>Small extent</th>
<th>A little extent</th>
<th>Not at all</th>
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</thead>
<tbody>
<tr>
<td>5) Personal transactions</td>
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<tr>
<td>6) Business purposes</td>
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<td>7) Both</td>
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<td>8) To what extent are you aware of any Microfinance Institution?</td>
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<td>9) To what extent you prefer the following cards debit card?</td>
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<td>10) credit card?</td>
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</tbody>
</table>

11) How frequently in the past 12 months, have you used Your account(s)?

    Very Often     Often     Some what    Rarely     Never

12) Reasons for not having a bank account:

    □ I have no money/little money to put in
    □ No bank in this area
    □ No point - benefits received in cash
    □ No point - paid in cash
    □ Concerned there may be too many charges
    □ Tried to open but was refused
    □ Lengthy processes
    □ Not important to me
    □ Anticipated rejection
    □ If others, (please specify) _____________________________

* DK : Don't Know
13) Reasons for being refused a bank account:

- No ID
- Previous bad credit history
- No job, unemployed
- Had to have a minimum amount
- Had debts
- Thought I was not trustworthy
- Not lived here long enough - no credit history - use spouse's account
- Don't know - did not say
- If others, (please specify) ___________________________

14) Are you aware that banks are opening zero min. balance accounts for everyone?

- Yes
- No

15) How did you find out that banks were opening such ‘no-frills’ accounts?

- Bank Officials
- SHG Members
- NGOs
- Neighbors
- Village Panchayat
- Farmer Clubs
- Posters
- Village Meetings
- Newspapers/Advertisements
- If others, (please specify) ___________________________

16) How satisfactory is the grievance settlement system of your bank regarding no frills 'A/C'?

Highly Satisfactory/ Satisfactory/ Can't say/ Dissatisfied /Highly dissatisfied

17) Is there any financial advice/ credit counseling centre in your area?

- Yes
- No

18) What would you do if you needed money in an emergency?

- Ask family or friends
- Take out a bank loan or overdraft
- Take out loan from other sources
- Use my credit card
- Sell something Draw on savings
- Don't know
- If others, (please specify) ___________________________


- Saving small amounts of money
- Take out a loan at reasonable interest
- Taking a business loan
- Advice about managing debts
- Advice on welfare benefits
- More information about financial matter
20) Level of importance in the following (5. Very important 4. Fairly important 3. Not very important 2. Not at all important 1. Not sure):

<table>
<thead>
<tr>
<th>Service</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
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</thead>
<tbody>
<tr>
<td>Bank a/c</td>
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<td>3</td>
<td>2</td>
<td>1</td>
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<tr>
<td>Small personal loan</td>
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<td></td>
<td>3</td>
<td>2</td>
<td>1</td>
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<tr>
<td>Credit card</td>
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<td></td>
<td>3</td>
<td>2</td>
<td>1</td>
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<tr>
<td>Financial counseling</td>
<td></td>
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<td>3</td>
<td>2</td>
<td>1</td>
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<tr>
<td>Investment advice</td>
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<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Financial education</td>
<td></td>
<td></td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

21) To what extent Are you satisfied with the BC/BF

- Highly Satisfactory/ Satisfactory/ Can't say
- Dissatisfied Highly dissatisfied

☐ Yes, satisfied
☐ No, not satisfied (please give reasons)

SAVINGS:

22) To what extent do you prefer the following reason that your household opened the A/C?

What were the reasons that your household opened the account?

<table>
<thead>
<tr>
<th>Reason</th>
<th>Very Large Extent</th>
<th>Large extent</th>
<th>Small extent</th>
<th>A little extent</th>
<th>Not at all</th>
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<tbody>
<tr>
<td>23) To receive Govt. payments from NREGP</td>
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<tr>
<td>24) To receive Govt. payments from schemes other than NREGP</td>
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<tr>
<td>25) For receiving remittances</td>
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<td>26) For saving money</td>
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<td>27) To request a loan</td>
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<td>28) To what extent in the past 12 months have you saved or set aside money using an account at a bank</td>
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<td>30) Credit Union, MFI, Informal means</td>
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<td>31) To what extent In the past 12 months, have you saved for</td>
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<td>32) Expenses in the future</td>
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<tr>
<td>33) Emergencies or a time when you expect have less income</td>
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</tbody>
</table>

34) When you need to put cash (paper or coins) into your account(s), how do you usually do it?

☐ Over the counter in a branch of your bank or financial institute
☐ Over the counter at a retail store
☐ Using some other person who is associated with your bank or financial institution
☐ Do not deposit cash
☐ DK
☐ Refused
BORROWINGS:

35) How frequently have your household ever borrowed or taken a loan?
   Very often, Often, Sometimes, Rarely, Never
   □ □ □ □ □

36) Borrowed Money
   □ Banks □ Relatives □ Friends □ Moneylenders
   If others, (please specify) ------------------------

37) To what extent do you prefer the following choices to bet out money In the past 12 months, have you borrowed any money from
   Very highly          Highly       Moderate, Somewhat   Not at all.
   preferable,          preferable                    preferable
   □ □ □ □

38) a) A bank, credit union or microfinance institution
   □ □ □ □ □

39) b) A factory by using installment credit
   □ □ □ □ □

40) c) Family or friends
   □ □ □ □ □

41) e) Employer
   □ □ □ □ □

42) c) Another private lender
   □ □ □ □ □

43) In a typical month, about how many times Is money withdrawn from your personal account?
   0-1 1-2 3-5 (DK) (Refused)
   □ □ □ □ □

44) How commonly do you get Cash from you’re A/C when you need it?
   Highly commentator, Condiment, Moderate, less comminrul, not at all
   □ □ □ □ □

45) Reasons for barrowing from banks.
   Highly disagree, disagree, can’t say, agree, Strongly agree
   □ □ □ □ □

   □ Low rate of Interest
   □ was offered/ arranged by the banks
   □ It is easy
   □ Trustworthy lender
   □ If others, please specify------------------------

46) If borrowed from sources other than banks, which of the following reasons led to this choice?
   □ Being able to borrow relatively small sums
   □ I did not need to provide security or guarantee
   □ It was available locally
   □ I can make repayments in cash in small weekly or fortnightly sums
☐ It is convenient because they come to the door to collect
☐ It is because I know the lender/collector

OTHER FINANCIAL SERVICES

47) Do you currently have a loan you took for any reason?
   ☐ Yes ☐ No ☐ DK ☐ Refused

48) To what extent do you prefer mobile phones for following reasons
   In the past 12 months, have you used a mobile phone to
   Very highly preferable, Highly preferable, Moderate, Somewhat preferable, Not at all.
   49) Pay Bills ☐ ☐ ☐ ☐ ☐
   50) Send money ☐ ☐ ☐ ☐ ☐
   51) Receive money ☐ ☐ ☐ ☐ ☐

52) Do you personally have health or medical insurance?
   Yes ☐ No ☐ DK ☐ Refused

53) Did you personally purchase this insurance?
   ☐ ☐ ☐ ☐ ☐

54) Are you aware about the concept of financial inclusion?
   ☐ Yes ☐ No