Annexure
ANNEXURE

ENQUIRY SCHEDULE

I. General Information

1. Name
2. Age
3. Sex Male Female
4. Occupation Government Private Self Others
5. Education 10th std. +2 Graduate Technical Not Educated
6. Family Members Male Female Children
7. Monthly Income
8. Place of Saving Bank Post Office Cooperatives Private Others
9. Number of family Members employed

II. Information about Bank Account

1. Do you or your family have a Bank account? Yes No
2. If yes how many account?
3. What type of account do you have?
   a. Saving b. Loan c. Recurring Deposit d. Current account
   c. Fixed Deposit f. Others
4. Reason for opening an account. (Please tick)
   a. For Savings
   b. For getting Loan
   c. For getting Government financial assistance
   d. Inward Remittance
   e. Outward Remittance
   f. For getting interest income
   g. For safe custody of money
   h. For facility
i. Personal reasons
j. Changing circumstances
k. Others

5. From whom did you come to know about Opening of an account?
   a. Friends and neighbors
   b. Business Correspondents
   c. Government Offices like Panchayat Unions
   d. Advertisements
   e. Best employees
   f. Others

6. Frequency of savings
   a. Monthly once
   b. Less than a month
   c. No savings
   d. Others

7. Reasons for preferring Banks (Order the following in the sequence of Preference)
   a. Government Order
   b. Nearness (location) of the bank
   c. Zero balance
   d. Recommendation of friends
   e. Services offered by a bank (ATM, Mobile banking etc)
   f. Interest lesser than indigenous bankers

8. If there is no bank, why?
   a. No permanent income
   b. Ignorance
   c. Uneducated
   d. Complexity of banking procedures
   e. Others
9. Has the bank refused to open an account when you have approached the bank for the same?
   Yes  No

10. If refused, reason for refusal (Please tick)
   a. No proper documents for opening an account
   b. Hailing from other than bank’s service area
   c. If loan account, security not offered
   d. Others

11. Your opinion about opening of bank account (Please tick)

12. Do you know about opening Zero balance account?
   Yes  No

13. If you have a Zero balance account, why? (Please tick)
   a. For Old Age Pension
   b. Gas subsidy
   c. to get wages under govt. schemes
   d. to get unemployment financial assistance
   e. to get marriage financial assistance
   f. to get maternity financial assistance
   g. to get death financial assistance
   h. educational scholarship
   i. subsidy for housing
   j. Occupation subsidy
   k. Others

14. Do you know about Insurance?
   Yes  No

15. If yes do you have an insurance?
   Yes  No

16. You have insurance offered by whom among the following?
   a. Government  b. Banks  c. LIC/GIC  d. Private
17. Which type of loan do you have in banks?
   a. Gold Loan
   b. Personal Loan
   c. Government Loan schemes
   d. Educational Loan
   e. Business Loan
   f. Housing Loan

18. Your opinion about obtaining loan from bank (Please tick)
    Very easy    Difficult    Very Difficult    Natural

19. Have you ever been refused a loan by the bank?
    Yes          No

20. If yes, reasons for refusal (Please tick)
    a. Insufficient income
    b. Deficiency in security value
    c. Insufficient documents
    d. Inability to meet Bank’s requirements
    e. Your business/employment does not come under bank’s purview
    f. Others

21. Please specify your satisfaction level regarding your dealing with Banks.
    (Please tick)
    Highly Satisfied    Satisfied    Neutral    Natural
    Unsatisfactory    Highly Unsatisfactory

22. Your opinion about the part played by Business Correspondents
    Very active    Active    Less active    No part    No opinion

23. How much did the banks encourage you in opening an account? (Please tick)
    High    Very high    No opinion    Low    Very low

24. Arrange the following type of advertisements according to their influence upon you in opening the bank account
    a. Radio
    b. Public addressing system through vehicles
c. Television / Cinema

d. Banners

e. Posters

f. Newspapers

g. Hand bills and notices

25. Arrange the following in your order of preference that you believe to be the advantages of having a bank account

a. availing banking service

b. knowing about welfare activities

c. security reasons

d. loan facilities

e. availing government subsides

26. Do you know about Self Help Groups?

Very much  To some extent  Don’t know  No opinion

27. Are you a member of SHG?

Yes  No

28. If yes, does your group avail banking services?

Yes  No

29. If yes what type of service?

Savings  Loan for employment  Government subsidy

30. Do you avail other services of the bank?

Yes  No

31. What other services do you avail?

a. ATM

b. Mobile Banking

c. Paperless Banking

d. CDM

e. Assistance of Business Correspondents

f. SMS
32. Obstacles in Financial Inclusion (a to f : a- small..... f- great)
   a. Not easily accessible
   b. Complex procedures and delay
   c. Expenses or charges
   d. Inadequate information
   e. Not beneficial to individuals
   f. Others

33. Suggestion for improvement (a to f : a-Highly recommended......f-less recommended)
   a. Simplicity procedures
   b. Easily approachable
   c. Importance to customers
   d. New development schemes and activities
   e. More participation
   f. Flexibility
   g. Government – Customer – Banker relationship
   h. Technology