Appendices
Appendix -I

QUESTIONNAIRE

Dear Respondent,

I am pursuing Research on ‘Role of public sector banks in educational development of MP- A study with special reference to Indore district’. Please fill the questionnaire and provide your valuable response.

Name (optional): .............................................................. Gender: □ Male □ Female

Name of College: .......................................................................................................................

Father’s occupation: □ Govt. Service □ Private Service □ Business

Father’s annual income: □ Upto Rs. 2 lakh □ 2 to 5 lakh Rs. □ above 5 lakh Rs.

City from where bank loan has been approved: .................................................................

Against the following statements, please indicate your opinion by putting tick (✓) mark on either of the following options:


1. About SBI education loan, I came to know from friends.

□5. □4. □3. □2. □1.

2. About SBI education loan, I came to know from relatives.

□5. □4. □3. □2. □1.

3. About SBI education loan, I came to know from newspaper/ TV ads.

□5. □4. □3. □2. □1.

4. About SBI education loan, I came to know from Bank websites.

□5. □4. □3. □2. □1.

5. About SBI education loan, I came to know from College.

□5. □4. □3. □2. □1.

6. I was aware of bank loan process even before going for professional course.

□5. □4. □3. □2. □1.
7. Entire loan application & sanction process was clearly explained to us by bank.
☐ 5.  ☐ 4.  ☐ 3.  ☐ 2.  ☐ 1.

8. My loan was sanctioned within the time frame committed by the bank. There was no delay.
☐ 5.  ☐ 4.  ☐ 3.  ☐ 2.  ☐ 1.

9. There was convenience in terms of explanation of processes by the bank.
☐ 5.  ☐ 4.  ☐ 3.  ☐ 2.  ☐ 1.

10. There was convenience in terms of explanation of all paper work process.
☐ 5.  ☐ 4.  ☐ 3.  ☐ 2.  ☐ 1.

11. There was convenience in terms of all the rules and conditions conveyed to us.
☐ 5.  ☐ 4.  ☐ 3.  ☐ 2.  ☐ 1.

12. There was convenience in terms of explanation in user-friendly language.
☐ 5.  ☐ 4.  ☐ 3.  ☐ 2.  ☐ 1.

13. There was convenience in terms of handling of our queries by bank.
☐ 5.  ☐ 4.  ☐ 3.  ☐ 2.  ☐ 1.

14. There was unnecessary procedural delay from the bank branch.
☐ 5.  ☐ 4.  ☐ 3.  ☐ 2.  ☐ 1.

15. Interest rates were explained well by the bank branch.
☐ 5.  ☐ 4.  ☐ 3.  ☐ 2.  ☐ 1.

16. Repayment terms were explained well by the bank branch.
☐ 5.  ☐ 4.  ☐ 3.  ☐ 2.  ☐ 1.

17. The branch staff members were cooperative in the entire loan process.
☐ 5.  ☐ 4.  ☐ 3.  ☐ 2.  ☐ 1.

18. The branch manager was cooperative in the entire loan approval process.
☐ 5.  ☐ 4.  ☐ 3.  ☐ 2.  ☐ 1.

19. All the information related to loan was available at single point.
☐ 5.  ☐ 4.  ☐ 3.  ☐ 2.  ☐ 1.
20. There were no unnecessary formalities during the entire process.

☐ 5. ☐ 4. ☐ 3. ☐ 2. ☐ 1.

21. The loan approval was communicated to us by phone or letter by the branch.

☐ 5. ☐ 4. ☐ 3. ☐ 2. ☐ 1.

22. We did lot of follow up for confirming the approval of loan from the branch.

☐ 5. ☐ 4. ☐ 3. ☐ 2. ☐ 1.

23. My college explained loan process better than the bank did.

☐ 5. ☐ 4. ☐ 3. ☐ 2. ☐ 1.

24. Overall I am satisfied with the bank loan process of the particular SBI branch.

☐ 5. ☐ 4. ☐ 3. ☐ 2. ☐ 1.

25. I would recommend others to opt for study loan from public sector banks.

☐ 5. ☐ 4. ☐ 3. ☐ 2. ☐ 1.

26. I would recommend others to opt for study loan from the branch where I got my loan approved.

☐ 5. ☐ 4. ☐ 3. ☐ 2. ☐ 1.

27. I believe that education loan is must for those who can’t afford to pay bulk amount at once.

☐ 5. ☐ 4. ☐ 3. ☐ 2. ☐ 1.

28. I believe that public sector banks have significant role in educational development.

☐ 5. ☐ 4. ☐ 3. ☐ 2. ☐ 1.

29. Any other problem/s faced during loan approval process?

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30. What would you suggest to the banks for smooth loan approval process?

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Thank you