# HOUSEHOLD SCHEDULE

## A. GENERAL PROFILE

1. Name of the Head of the Household (HoH):

2. Social Group: **ST – 1; SC - 2; OBC – 3; Others - 4**

3. Religion: **Hindu – 1; Muslim - 2; Christian - 3; Jain - 4; Sikh - 5; Others – 6**

4. Language spoken at home: **Assamese – 1; Bengali – 2; Hindi – 3; Others – 4**

5. Did your household migrate to this village during last 5 years? **Yes: 1; No: 0**

6. Household Size: _____ Adults: _____ Children: _____

7. Details of the household members

<table>
<thead>
<tr>
<th>SN</th>
<th>Relation with HoHS</th>
<th>Sex@</th>
<th>Age (Years)</th>
<th>Marital Status^</th>
<th>Educational Background*</th>
<th>Occupation#</th>
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<td>Self – 1</td>
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### Relation with HoHS:
- **Self – 1**
- Wife – 2
- Son/Daughter – 3
- Son/Daughter-in-law – 4
- Grandchild – 5

### Sex@:
- Male – 1
- Female – 2

### Marital Status^:
- Single – 1
- Married – 2
- Widowed – 3
- Divorced/Separated – 4

### Educational Background*:
- Illiterate – 1
- Below primary – 2
- Primary to high school – 3
- Matriculation to under graduation – 4
- Graduation and above – 5

### Occupation#:
- Retired and non-worker (including children, old and disabled) -1
- Unemployed -2
- Student – 3
- Housewife - 4
- Farmer/cultivator - 5
- Agricultural Labourer – 6
- Other daily wage labourer – 7
- Trading and self-employment – 8
- Service (Public/Private Sector) – 9
- Service (informal sector) -10
- Others - 11
8. House Type: Pucca – 1; Semi-pucca – 2; Kutcha-Pucca – 3; Kutcha – 4; Homeless - 5

9. Sanitation facility (latrine/bathroom): Pucca – 1; Semi-pucca – 2; Kutcha – 3; Open/outside - 4

10. Source of Drinking Water: Tap – 1; Hand pump/Bore well – 2; Well – 3; Others – 4

11. LPG Connection: Yes – 1; No - 0

12. Access to Electricity: Yes – 1 No - 0

13. Information on Assets
   a) Do you have radio/transistor? Yes: 1 No: 0
   b) Do you possess TV? Yes: 1 No: 0
   c) Do you possess Freezer? Yes: 1 No: 0
   d) Do you have AC/Cooler? Yes: 1 No: 0
   e) Do you have bicycle? Yes: 1 No: 0
   f) Do you have Scooter/Motor Cycle? Yes: 1 No: 0
   g) Do you have Motor Car? Yes: 1 No: 0
   h) Do you possess a computer/laptop? Yes: 1 No: 0
   i) Do you have internet access? Yes: 1 No: 0
   j) No. of telephone/mobile connection in the household: __________

14. Access to Information?
    None – 0; Newspaper – 1; Radio – 2; TV News – 3; Internet – 4; All - 5

15. Land Holdings (in Bigha):
    a) Homestead ________
    b) Cultivable ________
    c) Forest/orchard/Ponds/etc. ________
    Total ________

16. No. of Livestock: Cow _____ Goat _____ Pig _____ Others _____
    Total ________

17. Does this household belong to BPL category?
    Yes – 1 No - 0 Does not know – 9

18. Type of Ration Card
    None: 0, BPL – 1; APL – 2; Others – 3

19. a) NREGA Enrolment: Yes: 1 No: 0
    b) If Yes, no. of mandays worked in last 1 year: __________ days

20. Monthly gross income of the household (Rs. from all sources)
    <= 3000: 1; 3000 – 6000: 2; 6000 – 10000: 3; 10000 – 15000: 4; > 15000: 5

21. Monthly gross expenditure of the household (Rs. from all sources)
    <= 2000: 1; 2000 – 4000: 2; 4000 – 6000: 3; 6000 – 10000: 4; > 10000: 5

22. Does your village have any Bank? Yes: 1 No: 0

23. Does your village have any BC/BF* opened by Bank? Yes: 1 No: 0

24. Does your village have any ATM Centre? Yes: 1 No: 0

25. Does your village have any Post Office? Yes: 1 No: 0

26. Is anybody in your household affiliated to any JLGs/SHGs@: Yes: 1; No: 0

27. Does your household have any AADHAAR Card: Yes: 1 No: 0

* Business Correspondent/Business Facilitators; @ Joint Liability Groups/Self-help Groups
**B. BANKING PROFILE:**

1. What is the name of the nearest bank to your house?
   ____________________________________________________________________
   Does not know – 9

2. Distance of the nearest bank branch from your house: _________ Km

3. Does the household have any bank account?  
   Yes - 1  
   No - 0

   **If answer is Yes, go to Q. 13, else go to Q. 4**

4. Do you want to open any bank account?  
   Yes – 1  
   No - 0

5. If yes, why?  
   For saving money – 1;  
   To earn interest on savings – 2;  
   For safekeeping – 3;  
   To apply for a loan – 4;  
   To receive government assistance – 5;  
   For social prestige – 6;  
   Others, specify __________________________ - 7;  
   Does not know – 9

6. If no, what is the reason(s) for not using/not wanting to open Bank account?  
   1) Applied but rejected  
   2) Save through others means  
   3) Insufficient income for saving  
   4) Don’t need account  
   5) Are not aware that they can also open an account  
   6) Lack of awareness and guidance of banking services  
   7) No bank in this area/ Banks located far away  
   8) Lengthy process/ lots of paper works  
   9) Banks officials not friendly/ courteous  
   10) Don’t have proper documents  
   11) Government benefits/ payments are received in cash  
   12) Anticipated rejection  
   13) Because of social/cultural/family tradition  
   14) Others, specify ______________________________  
   15) Does not know

7. Reasons for being rejected a bank account (If response of Q. 6 is 1):
   ____________________________________________________________________

8. Are you aware that banks are opening ‘no-frills’ accounts/ zero minimum balance accounts for everyone?  
   Yes – 1  
   No - 0  
   Does not know – 9

9. If yes, are you aware of the overdraft facility of “No-Frills account”?  
   Yes – 1  
   No - 0  
   Does not know – 9

10. Are you aware of General Purpose Credit Card (GCC)/ Kisan Credit Card (KCC)?  
    Yes – 1  
    No - 0  
    Does not know – 9

11. Are you aware about the Business Correspondent (BC)/ Business Facilitator (BF) model developed by Banks to reach out to unbanked areas?  
    Yes – 1  
    No - 0  
    Does not know – 9

12. How did you find out about these facilities provided by banks?  
    Bank Officials – 1;  
    BC/BF person – 2;  
    SHG Members/NGO – 3;  
    Friends/Neighbour – 4;  
    Village Panchayat – 5;  
    Advertisements – 6;  
    Others, specify ___________________________ - 7;  
    Does not know – 9
13. If yes, how many bank accounts your household have? ____________
14. Give details of the each account(s):

<table>
<thead>
<tr>
<th>SN</th>
<th>Relation with HoH</th>
<th>Sex</th>
<th>Age</th>
<th>Occupation</th>
<th>Type of Accounts*</th>
<th>Bank</th>
<th>Time taken to open a/c#</th>
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* Type of Accounts
1. Savings A/c
2. Current A/c
3. Recurring Deposit A/c
4. Fixed Deposit A/c
5. Public Provident Fund A/c
6. Others, specify ______________________
9. Does not know

# Time taken to open a/c
1. Same Day
2. Week
3. Fortnight
4. One Month
5. More than a month
6. More than 6 months
9. Does not know

15. When was your first bank account opened: _____ Yr
16. Who helped you open the account?
   None – 1; Bank Officials – 2; BC/BF person – 3;
   NGO/SHG – 4; Govt. Officials – 5; Village Panchayat Officials – 6;
   Neighbour – 7; Friends/Relatives – 8;
   Others, specify ________________________ - 9; Does not know - 10

17. What were the reasons for opening up of bank account(s):
   1) For doing savings/ Depositing and withdrawing money
   2) To earn interest on savings
   3) For safekeeping
   4) For availing loan/credit
   5) For receiving salary
   6) For remittances purpose (in/out)
   7) For receiving payments from NREGA
   8) For receiving payments from others Govt. schemes
   9) To become eligible for others services
   10) Others, specify __________________________________
   13) Does not know

18. Is your account a ‘no-frills’ a/c?
   Yes – 1  No - 0  Does not know – 9

19. Does your bank account have an Overdraft (OD) facility?
   Yes – 1  No - 0  Does not know – 9  [If No, go to Q. 23]

20. If yes, have you utilised the Overdraft facility in your bank?
   Yes – 1  No - 0  Does not know – 9
21. If Yes, why did you overdraw?
- Negligence – 1;
- Medical Expense – 3;
- Expenses for House – 5;
- Others, specify ___________________________ - 7;
- Did not know account balance – 2;
- Marriage Expenses – 4;
- Daily Consumption Expenses – 6;
- Does not know – 9

22. If No, What is the reason for not using the Overdraft facility?
- No financial need – 1;
- Fear of more interest – 3;
- Others, specify ___________________________ - 5;
- Poor response from banks officials – 2;
- Fear of hidden charges – 4;
- Does not know – 9

23. Do you have a Kisan Credit Card (KCC)/ General Credit Card (GCC)?
- No – 0;
- Both GCC/KCC – 3;
- Does not know – 9

24. How often do you use your GCC/KCC?
- Weekly – 1;
- Monthly – 2;
- As required – 3;
- Does not know – 9

25. For what purpose do you use it?
- Agricultural purchases (like grains, fertilizer) – 1;
- Repayment of others loans – 3;
- Routine consumption expenditures – 5;
- Non-routine/ emergency expenditure – 7;
- Others, specify ___________________________ - 9
- Business inputs – 2;
- Payments for services – 4;
- Medical Expenses – 6;
- Marriage – 8;
- Does not know – 10

26. What is the benefit of GCC/KCC?
- Safe – 1;
- Saves Time – 4;
- Others, specify ___________________________ - 7;
- Easy to get credit – 2;
- Social Prestige – 5;
- Does not know – 9
- No collateral – 3;
- Low Interest rate – 6

27. If you have obtained facilities like over draft, GCC/KCC; kindly provides the details:

<table>
<thead>
<tr>
<th>Details</th>
<th>Over Draft</th>
<th>GCC</th>
<th>KCC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount sanctioned</td>
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<td>Interest rate</td>
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<td>Repayment period</td>
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<tr>
<td>Any Collateral or Mortgage (Yes/No)</td>
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</tbody>
</table>

28. What are others facilities you are availing along with your bank account?

<table>
<thead>
<tr>
<th>Facilities</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheque Book</td>
<td></td>
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<tr>
<td>Payment and Remittances</td>
<td></td>
</tr>
<tr>
<td>ATM/Debit Card</td>
<td>Code:</td>
</tr>
<tr>
<td>Credit Card</td>
<td>1. Not aware about it</td>
</tr>
<tr>
<td>Internet Banking</td>
<td>2. Bank does not provide this facility</td>
</tr>
<tr>
<td>Mobile Banking</td>
<td>3. Aware but not using it</td>
</tr>
<tr>
<td>Core Banking</td>
<td>4. Using it</td>
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<tr>
<td>Mutual Fund</td>
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</table>

29. Which of the following words best describes how satisfied you are with your experiences with banking officials?

<table>
<thead>
<tr>
<th>Description</th>
<th>Code:</th>
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<tbody>
<tr>
<td>Very dissatisfied</td>
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<tr>
<td>Dissatisfied</td>
<td>2.</td>
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<tr>
<td>Satisfied</td>
<td>3.</td>
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<tr>
<td>Indifferent</td>
<td>4.</td>
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<tr>
<td>Very Satisfied</td>
<td>5.</td>
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C. SAVINGS BEHAVIOUR

1. a) How much did you save during last month? Rs.___________________
    b) Average savings in a month: Rs.___________________

2. How regularly do you save?
   Daily – 1; Weekly – 2; Fortnightly – 3; Monthly – 4;
   Less than monthly – 5; Not regularly – 6; As and when happened – 7;
   Others, specify _______________ – 8; Does not know – 9

3. If not saving regularly, what is the reason?
   Insufficient Income – 1; No need to save – 2
   Does not know how to save – 3; Does not know where to save – 4;
   Others, specify _______________________ - 5 Does not know – 9

4. For what purpose(s) do you save?
   1) For future uncertainties/ emergency requirements
   2) To invest in business
   3) For Safety purpose
   4) To get interest income
   5) To purchase household goods/assets
   6) For constructing/renovating house
   7) For children’s future and education
   8) For Social Functions like marriage, child birth, death rituals, etc.
   9) For Insurance purpose
   10) Others, specify_____________________________________   11) Does not know

5. Where do you keep your savings?
   In cash (home/outside) – 1; In kind (Jewellery, assets, etc) – 2;
   *Formal Institutions - 3; ^Semi-formal Institutions – 4;
   #Informal Institutions - 5; Does not know – 9

*Formal Institutions
1. Commercial Bank (CBs)
2. RRBs
3. Co-operatives
4. Post Office
5. Insurance Companies
6. CBs through BC/BF

^Semi-formal Institutions
1. MFIs
2. JLGs/SHGs
3. NBFCs
4. Companies like Sahara
5. Chit Fund
6. Others

#Informal Institutions
1. Relatives/Friends/Neighbour
2. Money lenders
3. Shopkeeper/ Local Traders
4. Neighbourhood Group
5. Local Committees
6. Others, specify

RRB – Regional Rural Bank; NBFCs – Non-Banking Financial Corporation

6. Give details of savings accounts:

<table>
<thead>
<tr>
<th>Types (FI/SFI/II)</th>
<th>Institutions</th>
<th>Frequency of payment*</th>
<th>Amount per transaction</th>
<th>Duration (Months)</th>
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* Daily – 1; Weekly – 2; Fortnightly – 3; Monthly – 4; Quarterly -5; Yearly – 6; As happened – 7; Others, specify _______________ - 8; Does not know – 9
### 7. What is the reason(s) for choosing banks/formal institutions for savings?
- Safety of savings
- Higher interest earning
- Withdrawal available as and when required
- Easy accessibility
- For availing loan/ credit later
- Reliable/ Good Reputation
- Others, specify ________________
- Does not know

### 8. If not doing savings through formal institutions, what was the reason(s)?
- Distant location of formal institutions
- Unsuitable products offered
- Insensitive/unfriendly staff members
- Savings with formal institutions doesn’t ensure loan facility on easier terms
- Other sources are more convenient, __________________________
- Others, specify ________________
- Does not know

### 9. What is the reason(s) for savings in other than formal institutions?
- Door Step availability
- Because friends/neighbour do so
- Smallness of saving
- Lack of Awareness of others means
- Withdrawal available at the time of emergency
- Loan facility on easier terms
- Others, specify ________________
- Does not know

### 10. Do you make regular deposits in formal account(s)?
- Yes – 1; No – 0

### 11. If no, why don’t you make regular deposits?
- Insufficient income to make regular deposits
- Making deposits in others savings accounts
- Saving in cash or in kind
- Use account only to receive Govt assistance
- Others, specify _______________________________.
- Does not know

### 12. When you put cash into your account(s), where do you usually do it?
- Over the counter in a branch of your bank or financial institutions
- Using some other person who is associated with your bank or financial institutions
- Over the counter at a retail store
- Do not deposit cash
- Others, specify _________________
- Does not know

### 13. Do you withdraw money regularly from this account?
- Yes – 1; No – 0

### 14. When you need to get cash from your account(s), where do you usually get it?
- At an ATM
- By Cheque book
- Over the counter in a branch of your bank or financial institutions
- Using some other person who is associated with your bank of financial institutions
- Over the counter at a retail store
- Others, specify _____________________
- Does not know
### D. CREDIT/BORROWINGS

1. Has your household ever taken a loan?  
   - Yes – 1;  
   - No – 0  
   **(If Yes, go to Q. 3)**

2. If no, why has not the household taken any loans?  
   - 1) No need for a loan  
   - 2) Need a loan but worried about repayment capacity  
   - 3) Need a loan but interest rates are too high  
   - 4) Others, specify ___________________  
   **(Go to Q. 12)**

3. If yes, why did you take out the loan(s)?  
   - 1) Business Loan - To carry on existing/start a new business or activity  
   - 2) Agriculture Loan - Acquire agricultural inputs/machinery/tractors/etc.  
   - 3) Housing Loan – Construction/ repair/ improvement of house  
   - 4) Vehicle Loan – purchase of two-wheeler, four-wheeler, etc.  
   - 5) Education Loan - Education of children/others  
   - 6) Purchase of assets like land, jewellery, livestock, etc.  
   - 7) Household goods/consumption needs  
   - 8) Repay old debt  
   - 9) Emergency like illness/accident  
   - 10) Social functions like marriage, funeral, festivals, etc.  
   - 11) Others, specify ___________________  
   **12) Does not know**

4. How many loans does your household have? ______ and total amount? Rs. __________

5. When did your household take first loan?  
   - ______ Yrs  
   - and how much? Rs. __________

6. From where your household has taken loan(s)?  
   - *Formal Institutions - 1;  
   - ^Semi-formal Institutions – 2;  
   - #Informal Institutions - 3;  
   - Does not know – 9

   ![Formal Institutions]
   ![^Semi-formal Institutions]
   ![#Informal Institutions]

   a. Commercial Banks (CBs)  
   b. RRBs  
   c. Co-operatives/PACS  
   d. Post Office  
   e. Insurance Companies  
   f. Govt. Programmes  
   g. CBs through BC/BF  

   ![^Semi-formal Institutions]
   ![#Informal Institutions]

   a. MFIs  
   b. JLGs/SHGs  
   c. NBFCs  
   d. Companies like Sahara  
   e. Chit Fund  
   f. Others  
   g. Others  

   PACS – Primary Agricultural Credit Societies

7. Give source-wise details of loans taken...

   ![Source Name of the Institutions Amount Duration of Loan Rate of Interest Collateral offered Purpose of Loan](table)

   ![Title (land / house) – 1; Jewellery – 2; Vehicle – 3; Future Sales – 4; Surety from known person – 5; No Collateral – 6; Others, specify ___________________ -7]
### 8. If borrowed from banks/formal sources, what was the reason(s)?
1. Low rate of interest
2. Available with bank account (overdraft facility, GCC/KCC)
3. Was offered/arranged by the banks
4. Govt. Sponsored programme
5. Trustworthy/reliable
6. Others, specify ________________________________
7. Does not know

### 9. If not borrowed from formal sources, what was the reason(s)?
1. Doesn’t have a bank account
2. Application rejected
3. Have no idea about these sources or their products
4. Branch too far
5. Complicated procedures/ too much documentation
6. Takes too much time to receive loan
7. Banks do not give loans for what recipient needs it for
8. Nothing to offer as collateral
9. Staff not friendly/courteous
10. Irregular income flows or repayment capacity
11. Others, specify ________________________________
12. Does not know

### 10. If loan(s) taken from semi-formal sources, what was the reason(s)?
1. Easier procedures/ No or lesser documentation
2. Get it faster
3. Available locally
4. Convenient because they come to the door to collect
5. Amount available as per requirement, e.g., smallness
6. No collateral/security/guarantees
7. Because friends/neighbours do so
8. Group pressure brings discipline
9. Not enough income to get a bank loan
10. Bank loan was rejected
11. Others, specify ________________________________
12. Does not know

### 11. If loan(s) taken from informal sources, what was the reason(s)?
1. Provision of loans for unproductive purpose
2. Easier procedures/ No or lesser documentation
3. Get it faster
4. Available locally
5. Convenient because they come to the door to collect
6. Amount available as per requirement, e.g., smallness
7. Can be accessed any time, even at odd hours/ emergency
8. Flexible Repayment period as per convenience
9. No collateral/security/guarantees
10. Not enough income to get a bank loan
11. Bank loan was rejected
12. Others, specify ________________________________
13. Does not know

### 12. What would you do if you needed money in an emergency?
- If borrowed, at what interest _____% (p.m.)
- Ask family or friends – 1;
- Take out a bank loan or overdraft – 2;
- Draw from past savings – 3;
- Sell something – 4;
- Money lenders – 5;
- Local Committee - 6;
- Others, specify ________________________________
- Does not know – 9
## E. INSURANCE

1. Does anyone in the household have an insurance policy?  
   - Yes: 1;  No: 0;  Does not know – 9  (If No, go to Q. 4)

2. If yes, which of the following type is it?  
   - Life insurance – 1;  Health insurance – 2;  Vehicle insurance – 3;  
   - Accident insurance – 4;  Asset insurance – 5;  Others, specify ____________________ – 6;  Does not know – 9

3. From where have you taken the insurance product?  
   - Govt. Institutions – 1;  Private Insurance Player – 2;  NGO/MFIs – 3;  
   - Others, specify _____________________ – 4;  Does not know – 9

4. If no, what were the reasons for not availing any form of insurance?  
   - Doesn’t know about insurance – 1;  Too expensive – 2;  
   - No need for it – 3;  No insurance person approached – 4;  
   - Doesn’t have bank account – 5;  
   - Others, specify________________________________ – 7;  Does not know – 9

## F. BUSINESS CORRESPONDENT/BUSINESS FACILITATOR

1. Are you aware about the Business Correspondent (BC)/ Business Facilitator (BF) model developed by Banks to reach out to unbanked areas?  
   - Yes – 1;  No – 0  (If No, go to Section G)

2. If yes, how did you know about BC/BF model?  
   - Bank Officials – 1;  BC/BF person – 2;  SHG Members – 3;  
   - NGOs – 4;  Neighbours – 5;  Village Panchayat – 6;  
   - Farmer Clubs – 7;  Advertisements (Newspaper/posters) – 8;  
   - Others, specify ___________________________ – 9;  Does not know – 10

3. Is any BC/BF operating in your village?  
   - Yes – 1  No – 0  Does not know – 9  (If No, go to Section G)

4. How far is BC/BF from your residence?  
   - <1 Km – 1;  1-3 Km – 2;  3-5 Km – 3;  > 5 Km – 4

5. Is your account opened though BC/BF?  
   - Yes – 1  No – 0  Does not know – 9  (If No, go to Section G)

6. How regularly you are using BC/BF system?  
   - Daily – 1;  Weekly – 2;  Fortnightly – 3;  
   - Monthly – 4;  Less than monthly – 5;  
   - Others, specify_________________________ – 6;  Does not know – 9

7. For what purpose you are using BC/BF model?  
   - Deposit money – 1;  Withdrawing money – 2;  Taking Loan – 3;  
   - Repayment of loan – 4;  Insurance – 5;  Paying bills/services – 6;  
   - Financial advice – 7;  Others, specify_________________________ – 8

8. Are you satisfied with the BC/BF model?  
   - Completely satisfied – 1;  Satisfied – 2;  Just ok – 3;  
   - Unsatisfied – 4;  Completely unsatisfied – 5

9. In spite of having BC/BF nearby, do you feel the need of a bank branch at your place?  
   - Yes – 1;  No – 0;  Does not know – 9
G. FINANCIAL AWARENESS/LITERACY

1. Has Banks/FIs ever conducted any financial literacy/awareness drive in your village?  
   Yes – 1;  No – 0;  Does not know – 9

2. Has anybody else told you about the benefits of banking services?  
   None – 1;  Friends/Neighbour/Relatives- 2;  SHG members – 3;  
   NGO/MFI – 4;  Students – 5;  Resource person from your village – 6;  
   Others, specify _____________________ - 7

3. Have bank officials ever visited your house for opening an account?  
   Yes – 1;  No – 0;  Does not know – 9

4. Whether instructions in pass books, bank forms and other receipts have been provided in vernacular language (Assamese)?  
   Yes – 1;  No – 0;  Does not know – 9

5. Did the bank insist for collateral even for loans up to Rs. 25,000/-?  
   Yes – 1;  No – 0;  Does not know – 9

6. Kindly answer the following questions:  
   (Yes – 1;  No – 0;  Somewhat – 2;  Does not know - 9)

<table>
<thead>
<tr>
<th>SN</th>
<th>Expectation of household</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>Do you feel that you have access to the banking facilities?</td>
<td></td>
</tr>
<tr>
<td>b</td>
<td>Are you satisfied with the services provided by your bank till now?</td>
<td></td>
</tr>
<tr>
<td>c</td>
<td>Would you like to know more on financial services provided by banks?</td>
<td></td>
</tr>
<tr>
<td>d</td>
<td>Do you feel the necessity of having access to formal financial institutions?</td>
<td></td>
</tr>
<tr>
<td>e</td>
<td>Would you like to have financial literacy/awareness drive in your village?</td>
<td></td>
</tr>
<tr>
<td>f</td>
<td>Would you prefer to have a debt counselling centre in your area to manage your financial condition?</td>
<td></td>
</tr>
<tr>
<td>g</td>
<td>Would you like to have a bank/Business Correspondent in your area?</td>
<td></td>
</tr>
<tr>
<td>h</td>
<td>Would you like to have an access to ATM in your area?</td>
<td></td>
</tr>
<tr>
<td>i</td>
<td>Do you feel protected from usurious rate of money lenders by possessing an account with your bank?</td>
<td></td>
</tr>
<tr>
<td>j</td>
<td>Do you think having a formal account has increased your standard of living?</td>
<td></td>
</tr>
</tbody>
</table>

7. Rank the following institutions (1 for highest and 6 for lowest)

<table>
<thead>
<tr>
<th>For Savings</th>
<th>Rank</th>
<th>For Credit</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banks</td>
<td></td>
<td>SHGs</td>
<td></td>
</tr>
<tr>
<td>Post Office</td>
<td></td>
<td>MFI/NGOs</td>
<td></td>
</tr>
<tr>
<td>SHGs</td>
<td></td>
<td>Money lenders</td>
<td></td>
</tr>
<tr>
<td>NBFCs</td>
<td></td>
<td>Relatives/Friends</td>
<td></td>
</tr>
<tr>
<td>Money lenders</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local Committee</td>
<td></td>
<td>Local Committee</td>
<td></td>
</tr>
</tbody>
</table>

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