Specimen of Interview Schedule [to borrowers]

[A] Personal Details

1. Area of residence of the borrowers
   [a] Urban   [b] Semi-urban   [c] Rural

2. Age of the borrower
   [a] Below 25 years   [b] 26-40 years   [c] Above 40 years

3. Sex
   [a] Male   [b] Female

4. Marital status
   [a] Married   [b] Unmarried

5. Level of education
   [a] Illiterate   [b] Up to 10th Standard   [c] Up to 10 + 2
   [d] Graduates   [d] Post Graduates   [e] Professionals

6. Number of members in the family
   [a] Less than four   [b] 4   [c] 5   [d] Above 5

7. Type of family
   [a] Joint   [b] Nuclear
8. Number of earning members in the family [apart from the borrowers]
   [a] None   [b] 1   [c] 2.

9. Occupational status of the borrower

10. Monthly income of the family
    [a] Less than Rs.10,000   [b] Rs.10,001-20,000 [c] 20,001-30,000 [d] Above Rs.30,000

11. Domestic expenditure per month
    [a] Less than Rs.10,000   [b] Rs.10,001-20,000 [c] Rs.20,001-30,000 [d] Above Rs.30,000

[B] Details relating to borrowings

12. Purpose of loan borrowed
    [a] Agriculture   [b] Industry   [c] Self help group
    [g] Business
13. Name of the bank from which loan was obtained

[a] Indian Overseas Bank    [b] State bank of India
[c] Indian Bank           [d] Canara Bank
[e] ICICI                  [f] Lakshmi Vilas Bank Ltd
[g] Karur Vysya Bank Ltd   [h] South Indian Bank Ltd

14. Size of loan applied

[a] Less than Rs.50,000   [b] Rs.50,000-Rs.1,00,000
[c] Rs.1,00,000-Rs.2,00,000  [d] Above Rs.2,00,000

15. Size of loan sanctioned

[a] Less than Rs.50,000   [b] Rs.50,000-Rs.1,00,000
[c] Rs.1,00,000-Rs.2,00,000  [d] Above Rs.2,00,000

16. Do you borrow from other places like friends, moneylenders, etc.?

[a] Yes    [b] No

17. If yes, what is the source of additional amount procured?

[a] Relatives   [b] Friends    [c] Indigenous bankers
18. Time within which loan is sanctioned by the bank

[a] Less than 1 month  [b] 1-2 months  [c] More than 2 months

19. Is the loan amount sufficient to meet the requirements?

[a] Always  [b] Sometimes  [c] Never

20. Is the amount distributed in time?


21. State your opinion about the loan formalities


22. What is your opinion about the present position of local money lenders in your area?

[a] Strengthened  [b] Remains the same  [c] Weakened  
[d] No idea

23. What is your opinion about the attitude of the bank staff?

[a] Cordial and cooperative  [b] Indifferent and unhelpful  [c] Humiliating and arrogant  [d] No opinion

IV
24. Did any bank official ever visit you during the last one year? If so, what was the frequency of his visit?


[C] Repayment Details

25. Have you ever been a defaulter?


26. State the prime reason for default.

[a] Family problems  [b] Natural calamities  [c] Loss in business or industry  [d] Misutilisation of funds borrowed  
[e] Loss of job  [f] Misunderstanding amidst the group members in a SHG  [g] Expectation of waiver of loans by Government  [h] Not willing to repay for no reason  [i] Other reasons [specify]

27. State the amount not paid

[a] Up to Rs.25,000  [b] Rs.25,000-50,000  [c] Rs.50,000-1,00,000  [d] Rs.1,00,000-2,00,000  [e] Above Rs.2,00,000

28. Period of default

[a] Less than 6 months  [b] Between 6 months & 1 year  
[c] Between 1 year and 2 years  [d] 2 years and above.
## APPENDIX A

### Commercial banks nationalised in 1969

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Bank of India</td>
</tr>
<tr>
<td>2.</td>
<td>Punjab National Bank</td>
</tr>
<tr>
<td>3.</td>
<td>Bank of Baroda</td>
</tr>
<tr>
<td>4.</td>
<td>Central Bank of India</td>
</tr>
<tr>
<td>5.</td>
<td>United Commercial Bank</td>
</tr>
<tr>
<td>6.</td>
<td>Canara Bank</td>
</tr>
<tr>
<td>7.</td>
<td>United Bank of India</td>
</tr>
<tr>
<td>8.</td>
<td>Dena Bank</td>
</tr>
<tr>
<td>9.</td>
<td>Allahabad Bank</td>
</tr>
<tr>
<td>10.</td>
<td>Indian Bank</td>
</tr>
<tr>
<td>11.</td>
<td>Bank of Maharashtra</td>
</tr>
<tr>
<td>12.</td>
<td>Indian Overseas Bank</td>
</tr>
<tr>
<td>13.</td>
<td>Syndicate Bank</td>
</tr>
<tr>
<td>14.</td>
<td>Union Bank of India</td>
</tr>
</tbody>
</table>

### Banks nationalised in 1980

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Andhra Bank</td>
</tr>
<tr>
<td>2.</td>
<td>Corporation Bank</td>
</tr>
<tr>
<td>3.</td>
<td>New Bank of India</td>
</tr>
<tr>
<td>4.</td>
<td>Oriental Bank of Commerce</td>
</tr>
<tr>
<td>5.</td>
<td>Punjab and Sind Bank</td>
</tr>
<tr>
<td>6.</td>
<td>Vijaya Bank</td>
</tr>
</tbody>
</table>

### Subsidiaries of State Bank of India

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of the subsidiary</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>State Bank of Bikaner</td>
</tr>
<tr>
<td>2.</td>
<td>State Bank of Patiala</td>
</tr>
<tr>
<td>3.</td>
<td>State Bank of Hyderabad</td>
</tr>
<tr>
<td>4.</td>
<td>State Bank of Jaipur</td>
</tr>
<tr>
<td>5.</td>
<td>State Bank of Indore</td>
</tr>
<tr>
<td>6.</td>
<td>State Bank of Saurashtra</td>
</tr>
<tr>
<td>7.</td>
<td>State Bank of Travancore</td>
</tr>
</tbody>
</table>
## Appendix B

**Number of Bank Branches in Tiruchirappalli District as on March 2005**

### Public Sector Banks

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of the bank</th>
<th>Urban</th>
<th>Semi-urban</th>
<th>Rural</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>State Bank of India</td>
<td>10</td>
<td>8</td>
<td>4</td>
<td>22</td>
</tr>
<tr>
<td>2</td>
<td>State Bank of Mysore</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>3</td>
<td>State Bank of Travancore</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>4</td>
<td>Allahabad Bank</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>5</td>
<td>Andhra Bank</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>6</td>
<td>Bank of Baroda</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>7</td>
<td>Bank of India</td>
<td>2</td>
<td>0</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>8</td>
<td>Bank of Maharashtra</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>9</td>
<td>Canara Bank</td>
<td>6</td>
<td>2</td>
<td>6</td>
<td>14</td>
</tr>
<tr>
<td>10</td>
<td>Central Bank of India</td>
<td>3</td>
<td>0</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>11</td>
<td>Corporation Bank</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>12</td>
<td>Dena Bank</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>13</td>
<td>Indian Bank</td>
<td>16</td>
<td>6</td>
<td>4</td>
<td>26</td>
</tr>
<tr>
<td>14</td>
<td>Indian Overseas Bank</td>
<td>14</td>
<td>3</td>
<td>14</td>
<td>31</td>
</tr>
<tr>
<td>15</td>
<td>Oriental Bank of Commerce</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>16</td>
<td>Punjab National Bank</td>
<td>4</td>
<td>1</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>17</td>
<td>Punjab &amp; Sind Bank</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>18</td>
<td>Syndicate Bank</td>
<td>3</td>
<td>0</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>19</td>
<td>Union Bank of India</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>20</td>
<td>United Commercial Bank</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>21</td>
<td>United Bank of India</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>22</td>
<td>Vijaya Bank</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total Public Sector Banks</strong></td>
<td><strong>75</strong></td>
<td><strong>21</strong></td>
<td><strong>46</strong></td>
<td><strong>142</strong></td>
<td></td>
</tr>
</tbody>
</table>
### Private Sector Banks

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name of the Bank</th>
<th>Urban</th>
<th>Semi-urban</th>
<th>Rural</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>ICICI Bank Ltd.</td>
<td>8</td>
<td>0</td>
<td>1</td>
<td>9</td>
</tr>
<tr>
<td>2</td>
<td>Bharat Overseas Bank Ltd.</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>Catholic Syrian Bank Ltd.</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>City Union Bank Ltd.</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>5</td>
<td>Dhanalakshmi Bank Ltd.</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>6</td>
<td>Federal Bank Ltd.</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>7</td>
<td>HDFC Bank Ltd.</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>8</td>
<td>Karnataka Bank Ltd.</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>9</td>
<td>Karur Vysya Bank Ltd.</td>
<td>5</td>
<td>3</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>10</td>
<td>Lakshmi Vilas Bank Ltd.</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>11</td>
<td>South Indian Bank Ltd.</td>
<td>3</td>
<td>1</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>12</td>
<td>Tamilnad Merchantile Bank Ltd.</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>13</td>
<td>Vysya Bank Ltd.</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td><strong>Total Private Sector Banks</strong></td>
<td><strong>28</strong></td>
<td><strong>7</strong></td>
<td><strong>14</strong></td>
<td><strong>49</strong></td>
</tr>
</tbody>
</table>