Appendix I (A)
Interview Schedule and Questionnaires

AN ANALYTICAL STUDY OF BANKING SERVICE INFRASTRUCTURE IN KANYAKUMARI DISTRICT.

Interview Schedule to Bank Customers

I. Personal Information
   1.1. Name : 
   1.2. Sex : 
   1.3. Age : 
   1.4. Community : 
   1.5. Educational Status : Illiterate / Primary / Secondary/ Higher Secondary / Collegiate / Professional / others (specify) 
   1.6. Occupation : Govt. / Private / Professional / Business Agriculture / Horticulture / others 
   1.7. Landholdings : Owner Cultivator / Share Cropper 
   1.8. Nature and value of assets owned by you at present : 
   1.9. Average number of days of your employment per week at present : 
   1.10. Details of Family : 

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Category</th>
<th>Relationship</th>
<th>Age</th>
<th>Sex</th>
<th>Education</th>
<th>Occupation</th>
<th>Income(Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Adult</td>
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<tr>
<td>2</td>
<td>Children</td>
<td>1</td>
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</tbody>
</table>
1.1 Number of earning members in the family:

II. NATURE OF SERVICE BEING AVAILED OF BY YOU FROM THE BANK

II.1 Name of the Bank:

II.2 Please state the nature of services being availed of by you from the banker:

A) Deposits:
   i) Savings Deposit Account
   ii) Current Deposit Account
   iii) Recurring Deposit Account
   iv) Fixed Deposit Account
   v) Any other, please specify

B) Remittance of Funds:
   i) Demand draft
   ii) Mail transfer
   iii) Telegraphic transfer

C) General Utility Services:
   i) Safety lockers
   ii) Stock investment
   iii) Standing instructions
   iv) Exchange of notes and coins
   v) Receiving valuables for safe custody
   vi) Gift cheques
   vii) Guarantees
   viii) Personal tax assistance
   ix) Credit cards
   x) Serve as a referee as to financial standing, business reputation and respectability of customers.
   xi) Debit Card
   xii) ATM
   xiii) Any other, please specify
D) Credit Schemes:
i) Please state the following details about you before availing of bank credit
   a) No. of days of employment per week
   b) Annual family income
   c) Nature and value of assets held by you.

ii) Please state the category under which you have availed of the credit facility.
   a) Poverty alleviation programme
   b) Priority sector
   c) Non-priority sector

iii) If you availed of credit under poverty alleviation programme, please name the programme.
   a) IRDP b) SEEUY c) PMRY d) MAPP e) Bio-gas programme
   f) New 20-point economic programme g) Any other please specify.

iv) Who motivated you to approach the bank to fulfill your credit needs?
   a) Banker
   b) Rural Welfare Officer
   c) Village Leader
   d) Friends and Relatives
   e) Medium

v) Please state the nature of credit facility availed of by you from the bank
   a) Cash credit
   b) Overdraft
   c) Bills discounting
   d) Loans and advances

vi) State the terms and conditions under which you have obtained the bank credit:
   a) Purpose
   b) Amount of loan:
   c) Amount of subsidy:
d) Rate of interest:
e) Margin:
f) Security:
g) Repayment schedule:

vii) Whether the amount of loan was adequate for you to take up the venture?
Yes / No

viii) If No, state the sources through which you have met the deficiency
a) Personal resources
b) Loans from friends / relatives
c) Loans from money – lenders
d) Any other, please specify

ix) How much time was taken by the bank to disburse the loan amount?

x) Did you spend any money to get the loan sanctioned?
Yes/ No

xi) If yes, please state its details

xii) Did the banker consult you before finalising the repayment schedule?
Yes/No

xiii) Are you satisfied with the repayment schedule?
Yes / No

xiv) Please state the following details about the services availed of by you to meet your non-credit input requirements.

<table>
<thead>
<tr>
<th>Area</th>
<th>Name of the Agency</th>
<th>Nature of support received</th>
<th>Quality of support received</th>
<th>Recommended by whom</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Training</td>
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<tr>
<td>b) Inputs</td>
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<td></td>
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<tr>
<td>c) Marketing</td>
<td></td>
<td></td>
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<tr>
<td>d) Any other, Please specify</td>
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</tbody>
</table>
xv) Are you regular in repaying the bank loan? 

Yes / No

xvi) If not, state the reasons for irregularity in repayment.
   a) Inadequacy of income due to
      - failure of business including crops
      - low level of demand
      - diversion of loan
   b) Unwillingness to repay
   c) Investment in other productive purpose
   d) Higher family consumption
   e) Repayment of past debts
   f) Lack of recovery efforts by the bank staff
   g) Death of animals
   h) Serious illness of borrowers/other family members
   i) Non - availability of surety to get subsequent credit
   j) Promises of loan waiver

xvii) Please state the following details about you after availing of bank credit.
   a) No. of days of employment per week
   b) Annual family income
   c) Nature and value of assets being owned by you

xviii) Are you satisfied with the services being rendered by your banker? 

Yes / No

III. PROBLEMS WHILE AVAILING OF SERVICES:

A) Please state the nature of problems being faced by you while availing of services from the bank.

   i) Unhelpful attitude of the bank employees
   ii) Delay in service
   iii) Undue delay in the collection of instruments
   iv) Higher service charges
v) Lack of basic facilities in the branch
vi) Failure to send advice regarding term deposits
vii) Insistence of deposits for availing of locker facilities

B) Borrower’s Problems:
   a) Delay in the sanction of credit facility
   b) Rigid procedural formalities
   c) Inadequate loan amount
   d) Unscientific repayment schedule
   e) Insistence of clearance form many agencies
   f) Cumbersome documentation task
   g) Corrupt practices
   h) Insistence of guarantee
   i) Lack of guidance

C) Suggestions for Improving the Banking Services
   i) 
   ii) 
   iii) 

IV. State the problems being faced by you while availing Loan from Bank:

Give your opinion regarding the following statements (put tick mark to the relevant)

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Statements</th>
<th>Extremely Satisfied</th>
<th>Satisfied</th>
<th>Fair Comments</th>
<th>No satisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Amount of credit granted is quite sufficient for this venture</td>
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<td>2</td>
<td>Amount of credit provided by the bank</td>
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<td>3</td>
<td>Collateral securities offered by the bank</td>
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<tr>
<td>4</td>
<td>The period for sanction and disbursement of loan</td>
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<tr>
<td></td>
<td>Repayment schedule of the bank</td>
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<tr>
<td>6</td>
<td>Rate of interest charged by the bank</td>
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<tr>
<td>7</td>
<td>Procedure for sanctioning the loan</td>
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<tr>
<td>8</td>
<td>Services rendered by the banker</td>
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<td>9</td>
<td>Services being rendered by your banker while collecting the negotiable instruments</td>
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<tr>
<td>10</td>
<td>Services rendered by your banker while availing credit card</td>
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</tbody>
</table>

Signature
Appendix I (B)

AN ANALYTICAL STUDY OF BANKING SERVICE INFRASTRUCTURE IN KANYAKUMARI DISTRICT.

Interview Schedule to Bankers

1) Name of the Bank : 
2) Name of the Banker : 
3) Designation : 
4) Age : 
5) Experience : 
6) Period of rural service : 
7) Are you interested in rural service? : Yes/No 
8) If yes, please state the reasons for your interest.
   a) Tension free, calm atmosphere – place for peaceful living
   b) Low cost of living
   c) Job satisfaction
   d) Minimum work
   e) Base for promotional opportunities
   f) Appreciation and recognition by the rural mass
   g) Any other, please specify
9) If no, please state the reasons for your dislike.
   a) Absence of basic facilities
   b) Illiteracy and ignorance of customer
   c) Low volume of business
   d) Poor rate of recovery
   e) Competition
   f) Less scope for career development
   g) Less scope for recreation
   h) Inadequate staff strength
   i) Political interference
Appendix I (C)

AN ANALYTICAL STUDY OF BANKING SERVICE INFRASTRUCTURE IN KANYAKUMARI DISTRICT.

Interview Schedule to Bank Managers

1. Name of the Bank :
2. Name of the Branch :
3. Place where the bank branch is functioning :
4. Date of establishment :
5. Locality of the Bank : Urban / Semi Urban / Rural
6. State the total number of employees working in your Bank branch:
   a) Officers [ ] b) Clerk [ ] c) Others [ ] d) Total [ ]
7. Whether the land and building is owned by the bank: Yes / No
   a) If it is rented, mention the monthly rent: Rs.________
8. Is your branch computerised one?: Yes / No
   If yes a) Fully computerised b) Partly computerised
9. Did you give any training to the employees: Yes / No
   If yes, what kind of training you gave:
10. What are the services rendered to your customers?
    a) h) 
    b) i) 
    c) j) 
    d) k) 
    e) l)
11. List the investment schemes available in your bank:
12. Is the bank insured?: Yes / No
   a) If yes, mention the amount of insurance
13. Do you have any non-performance asset in your bank?:
    If Yes, the reason and the amount of that non-performance asset
14. Have you made any tie-up arrangements for recovery of loans: Yes / No
15. Is your branch a profit making one: Yes / No
    If yes, Please mention the average profit of your branch:
    If no, give the reason:
16. Mention the maximum amount of cash reserve:
17. What is your opinion about privatisation of banks?
18. Total number of account holders in your branch:
    a) Saving Bank A/c [ ] b) Current A/c [ ] c) Fixed Deposit [ ]
19. Do you provide ATM facilities to your customers. Yes / No
    If yes, please mention the number of ATM in KK Dist. [ ]
20. What are the types of loans and advances provided to the customers:
21. Mention the rate of interest charged from creditors:
    Type of Loan :  Rate of Interest:

Signature
Appendix II

List of Registered NGOs

Registered NGOs in District Rural Development Agency (DRDA)

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Name of the NGO</th>
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<tbody>
<tr>
<td>1</td>
<td>BWDA Women Development Project</td>
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<tr>
<td>2</td>
<td>Kanyakumari Social Service Society</td>
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<tr>
<td>3</td>
<td>Palmyrah Workers Development Society</td>
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<tr>
<td>4</td>
<td>Mahalir Association for Literacy, Awareness and Rights</td>
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<tr>
<td>5</td>
<td>Rural Women’s Development Society</td>
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<tr>
<td>6</td>
<td>Marthandam integrated Development Society</td>
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<tr>
<td>7</td>
<td>YMCA Rural Development Project</td>
</tr>
<tr>
<td>8</td>
<td>Nalaoli Chutra Makkai Nithiyam</td>
</tr>
<tr>
<td>9</td>
<td>Centre for Action, Development, Research and Education in India</td>
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<tr>
<td>10</td>
<td>Joint Director of Agriculture Nagercoil</td>
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<tr>
<td>11</td>
<td>Vivekananda Kendra Kanyakumari</td>
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<tr>
<td>12</td>
<td>Resources centre Kadayal</td>
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<td>13</td>
<td>Jothi Centre Padunthalumoodu</td>
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<tr>
<td>14</td>
<td>Cultural Academy for Rural Development</td>
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<tr>
<td>15</td>
<td>Centre for Social Reconstruction</td>
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<tr>
<td>16</td>
<td>Centre for Social Development</td>
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<tr>
<td>17</td>
<td>Rural Organisation for Awareness and Development</td>
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<td>18</td>
<td>Stella Maris Institute of Development Studies</td>
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<tr>
<td>19</td>
<td>Social Education for Development</td>
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<tr>
<td>20</td>
<td>People’s Association for Social Action</td>
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<td>21</td>
<td>Kottar Social Service Society</td>
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<td>22</td>
<td>Society for social Development</td>
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<tr>
<td>23</td>
<td>Socio Economic Development Association</td>
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<td>24</td>
<td>Colachel /Kanya Pengal Iyyakkam</td>
</tr>
<tr>
<td>25</td>
<td>POWER</td>
</tr>
<tr>
<td>26</td>
<td>Kanya Pengal Iyyakkam, Enaiyam</td>
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<tr>
<td>27</td>
<td>Co-operation League in Development and Employment Thiruvapuram</td>
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<tr>
<td>28</td>
<td>Kanyakumari Development Society</td>
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<tr>
<td>No.</td>
<td>Organization Name</td>
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<tr>
<td>29</td>
<td>Human Education and Awareness Development</td>
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<tr>
<td>30</td>
<td>Care Trust</td>
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<td>31</td>
<td>Coastal Peace Committee</td>
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<td>32</td>
<td>REET, Cheruviiur</td>
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<td>33</td>
<td>JAMA</td>
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<td>34</td>
<td>Association for Women and Childern Development, Edakode</td>
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<tr>
<td>35</td>
<td>Good Vision Trust, Paloor</td>
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<td>36</td>
<td>Social Welfare Associations Neyoor</td>
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<td>37</td>
<td>Sava Bharathi</td>
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<td>38</td>
<td>Sumai Arakattai, Edaicoda</td>
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<td>Family Planning Association of India</td>
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<td>40</td>
<td>Abinaya Pengal Munnata Sungam,</td>
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<td>41</td>
<td>Rural Development and Environmental Protection Trust.</td>
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<td>42</td>
<td>The secretary Rural improvement Projects.</td>
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<tr>
<td>43</td>
<td>The director, Integrated Education and Development Society</td>
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<td>44</td>
<td>Women Education for Liberation</td>
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<td>45</td>
<td>Award of Tribes</td>
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<tr>
<td>46</td>
<td>VVV Farmers Club Thazhakudy</td>
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<td>47</td>
<td>Centre for Hope, Monday Market</td>
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<td>48</td>
<td>Martar Trust</td>
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<td>49</td>
<td>Nuthana Trust, Mulagumooodu</td>
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<td>50</td>
<td>Peoples Movement for Development</td>
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<tr>
<td>51</td>
<td>Indian Social Development Centre</td>
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<tr>
<td>52</td>
<td>Society for Modern and Innovative Learning and Education</td>
</tr>
<tr>
<td>53</td>
<td>Tamilnadu Development Society</td>
</tr>
<tr>
<td>54</td>
<td>YMCA, Moolachal</td>
</tr>
<tr>
<td>55</td>
<td>Shriram Women and Childern Day Society.</td>
</tr>
</tbody>
</table>

**Total**

*Source: DRDA, Nagercoil.*