ANNEXURE IV

INTERVIEW SCHEDULE - I  MONEYLENDERS
INTERVIEW SCHEDULE - II  CHITTY FOREMEN
INTERVIEW SCHEDULE - III  BORROWERS
**URBAN INFORMAL CREDIT MARKETS: STRUCTURE, DYNAMICS AND INTERMEDIATION**

**INTERVIEW SCHEDULE – 1**

**MONEYLEMENDERS**

<table>
<thead>
<tr>
<th>Serial No</th>
<th>Date of Interview</th>
<th>Name of the respondent</th>
<th>Sex</th>
<th>Address [House/Office]</th>
<th>Age</th>
<th>Marital status</th>
<th>Religion/Caste</th>
<th>Mother Tongue</th>
<th>Nature of Family</th>
<th>Place of Birth</th>
<th>Qualification</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

**CONFIDENTIAL**

Data collected will be used for Thesis purpose

Mahtama Gandhi University
Kottayam, Kerala

Below 25   25-50   50-75   75-   
M – UM – B – OTH
Nuclear/Extended/Joint/Others
SSLC/PDC/DC/PG/TE
1. **Family Background**

1.1. Number of Earning Members : 1 2 3 4

1.2. Details of their Occupation :

1.3. Asset Particulars :

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Assets</th>
<th>Qty</th>
<th>Total Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Land,Dwelling</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Consumer Durables</td>
<td>TV/VCR/REF/CTR/FAX/AC/CELL</td>
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</tr>
<tr>
<td>3</td>
<td>Other Assets</td>
<td>Vehicles [Comm/Own] use</td>
<td></td>
</tr>
</tbody>
</table>

1.4. Do you have any relation with scheduled/Nationalised Banks : Yes No

1.5. If yes, Specify:

1.5.1. Opened an account

1.5.2. Taken Loan

1.5.3. Depositing money

1.5.4. Safe keeping Valuables

1.6. If any loan taken, specify the amount taken for:

1.6.1. Vehicle

1.6.2. House

1.6.3. Durables

1.6.4. For Business

1.6.5. Other Business

1.7. Amount taken :

1.8. Whether this business

1.8.1. Choice

1.8.2. Chance
2. **Business Profile**

2.1. Name of Organization

2.2. Place, where it is situated:
   - 2.2.1. Urban
   - 2.2.2. Semi-Urban

2.3. Nature of Venture
   - 2.3.1. Hereditary
   - 2.3.2. Own-started
   - 2.3.3. Others [ ]

2.4. Type of Organization:
   - 2.4.1. Proprietorship
   - 2.4.2. Partnership
   - 2.4.3. Private Limited
   - 2.4.4. Others

2.5. Structure of Business:
   - 2.5.1. Permanent
   - 2.5.2. Mobile

2.6. If permanent:
   - 2.6.1. Attached with House
   - 2.6.2. Temporary structure

2.7. If temporary:
   - 2.7.1. Rented/Lease
   - 2.7.2. Own

2.8. Legal status:
   - 2.8.1. Registered
   - 2.8.2. Unregistered

2.9. If registered, according to:
   - 2.9.1. Money Lenders Act
   - 2.9.2. RBI Act
2.10. If proprietorship:
   2.10.1. Part-time
   2.10.2. Full Time

2.11. If part-time, you are:
   2.11.1. Salaried employee
   2.11.2. Govt. Employee
   2.11.3. Daily wage earner
   2.11.4. Others

2.12. Your Conventional Occupation:
   2.12.1. Business
   2.12.2. Agriculture
   2.12.3. Others

2.13. Whether a permanent resident of city

2.14. Distance from House to Office
   Km.

2.15. Area of Operation:
   2.15.1. Local Only
   2.15.2. Whole city
   2.15.3. Beyond local limit

2.16. Any difficulty to get information on Borrowers

2.17. If yes:
   2.17.1. From local limit
   2.17.2. Other than local

2.18. If no:
   2.18.1. From local limit
   2.18.2. Whole city

2.19. If yes, whether it is:
2.19.1. Perfect □
2.19.2. Imperfect □

2.20. How do you lend, if imperfect:
2.20.1. Demand collateral □
2.20.2. T.P. Guarant ee □
2.20.3. Never lends □

2.21. Do you demand collateral, if information is perfect: Yes No

2.22. If Partnership, No. of partners :

2.23. Any kinship among you: Yes No

2.24. Branches if any: Yes No
2.24.1. No. of Branches :

2.25. If yes:
2.25.1. Within City □
2.25.2. Within District □
2.25.3. Outside District □
2.25.4. Outside State □

2.26. If PVT. LTD., did it start as it is now: Yes No
2.27. If yes, reason :
2.28. If no, when it is converted [After how many years of business]:

2.29. Reason behind this change:
2.29.1. Extension of business □
2.29.2. Ceiling limit □
2.29.3. More meritful □

2.30. Other activities than money lending:
2.30.1. Deposit mobilisation □
2.30.2. Chit fund □
2.30.3. Hire purchase/leasing □
2.30.4. Others □

2.31. Office staff if any: Yes No
2.32. Their role
2.32.1. Passive
2.32.2. Active

2.33. If active:
2.33.1. Collect information
2.33.2. Follow-up action
2.33.3. Collect repayments
2.33.4. Others

2.34. Lending is to:
2.34.1. Known parties
2.34.2. Unknown parties

2.35. If known parties:
2.35.1. Relatives
2.35.2. Friends of parties

2.36. If unknown:
2.36.1. Secured loans
2.36.2. Unsecured – High ROI
2.36.3. T.P. Guarentee
2.36.4. Others [ ]

2.37. In unsecured:
2.37.1. Personal relation
2.37.2. Social status
2.37.3. Types of business
2.37.4. Others [ ]

2.38. If known parties, based on:
2.38.1. Collateral
2.38.2. Non-collateral
3. Fund Mobilisation

3.1. Sources of fund and percentage of it in total:

3.1.1. Public Deposit
3.1.2. From Relatives
3.1.3. Own funds
3.1.4. Formal Banks

3.2. Types of Deposits:

3.2.1. Fixed
3.2.2. Current
3.2.3. Savings
3.2.4. Pigmy Collection
3.2.5. Others

3.3. Sources of Public Deposits:

3.3.1. Known parties
3.3.2. Unknown parties

3.4. If known parties, what is the attraction:

3.4.1. High rate of Interest
3.4.2. Any other

3.5. How do you raise deposits:

3.5.1. Advertisement
3.5.2. Agents [Brokers]
3.5.3. Personal contact
3.5.4. Friends/Relatives

3.6. Rate of interest on deposit:

3.6.1 Minimum
3.6.2 Maximum
3.6.3 Specify kind of Deposit

3.7. What is the shortest duration of fixed deposit you receive:

3.8. What is the longest duration of fixed deposits:
3.9. Details of own fund [source]:

3.9.1. Family
3.9.2. Employment
3.9.3. Foreign remittances
3.9.4. Others

3.10. Reason for using own fund:

3.11. Any fund raising through re-pledging:  Yes  No

3.12. If yes, with whom:

3.12.1. Formal Banks
3.12.2. Informal

3.13. Any cash reserve to maintain liquidity:  Yes  No

3.14. If yes, the percentage of total deposit [C/D Ratio]:

3.15. Type of collateral used for re-pledging:

3.15.1. Jewellery
3.15.2. Documents
3.15.3. Any other

4. Deployment of Credit

4.1. On what basis you lend:

4.1.1. Collateral
4.1.2. Per.Relation [Collateralised]
4.1.3. Per.Relation [collateralised]
4.1.4. Unsecured

4.2. Type of collateral instruments:

4.2.1. Documents
4.2.2. Jewellery
4.2.3. P.Notes
4.2.4. T.P. Guarantee
4.2.5. P.D. Cheques
4.2.6. Durables
4.2.7. Hire purchase [commodities] □
4.2.8. Any other □

4.3. Duration of loans you advance:
4.3.1. One day [Morn – Evg] □
4.3.2. One month [30 days] □
4.3.3. One Week □
4.3.4. 90 Days □
4.3.5. 120 Days □
4.3.6. Any other [ ] □

4.4. Any delay in repayment □

4.5. Repayment pattern:
4.5.1. Daily □
4.5.2. Weekly □
4.5.3. Monthly □
4.5.4. Lump sum □

4.6. Any default in repayment □

4.7. Most Acceptable collateral □

4.8. To which extend you advance loan of the collateral value [%]:
4.8.1. Less than 50% □
4.8.2. 50 – 75% □
4.8.3. More than 75% □
4.8.4. Any other [ ] □

4.9. Types of Borrowers:
4.9.1. Formal Regd. Units □
4.9.2. Informal business □
4.9.3. Wealthy people [HH] □
4.9.4. Poor [HH] □

4.10. Types of informal business:
4.10.1. Vegetable stalls □
4.10.2. Thattu Kada
4.10.3. Hawkers
4.10.4. S S Units [Manufact.]
4.10.5. Shop/Establishments
4.10.6. Other [ ]

4.11. If automobiles:
4.11.1. Cars
4.11.2. Two Wheelers
4.11.3. Three Wheelers
4.11.4. Heavy

4.12. Which of the above [4.9, 4.10, 4.11]
4.12.1. Who default more
4.12.2. Type of loan

4.13. Do you have any specific preference
4.14. If yes, specify type
4.15. Average rate of interest
4.16. Any change in rate of interest, according to change or type of loans.
    collateral
        Yes   No

4.17. Any other fee charge other than interest
4.18. Criteria to fix rate of interest:
    4.18.1. Collateral type
    4.18.2. Prevailing rate
    4.18.3. Nature of Borrower
    4.18.4. Purpose
    4.18.5. Market demand
    4.18.6. Monopoly
    4.18.7. Unsecured
    4.18.8. Personal relation
4.19. Any change in the rate of interest

4.19.1. Change in ROI in formal

4.19.2. Cheap/Dear money policy

4.19.3. Past default

4.19.4. Change in demand

4.20. Will you deduct interest at the time of disbursal of loans

4.21. Any seasonal factor affects your business

4.21.1. Boom

4.21.2. Recession

4.22. If boom, how it affects

4.23. If recession, How it affects

4.24. Do you lend for emergencies

4.24.1. If yes, how

4.25. Terms used in your business

5. Migration

5.1. Whether migrated

5.1.1. From other District

5.1.2. From other states

5.1.3. From within districts

5.1.4. Others

5.2. Migrated permanently or temporarily

5.3. Whether it partial

5.3.1. With Family

5.3.2. Without family

5.4. Reason for migration:

5.4.1. Higher earnings

5.4.2. Attractiveness of the city

5.4.3. No other Alternative

5.4.4. To do business
5.4.5. Other reasons

5.5. Before coming to city your occupation was

5.5.1. Agricultural

5.5.2. Employer [Govt/Co]

5.5.3. No jobs

5.5.4. Gulf returnee

5.5.5. M.L. Business

5.6. Any difficulty in functioning : Informational/Technical

5.7. Why did you select Cochin :
**URBAN INFORMAL CREDIT MARKETS: STRUCTURE, DYNAMICS AND INTERMEDIATION**

**INTERVIEW SCHEDULE – II**

**CHITTY FOREMEN**

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
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</thead>
<tbody>
<tr>
<td>1.1 Name of the enterprise</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.2 Nature of the Enterprise</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.3 Office Located</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.4 Activities other than chitties</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.4.1 Money lending</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.4.2 Gold loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.4.3 Auto Finance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.5 Area of Business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.5.1 Local Only</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.5.2 Beyond local</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.5.3 Depends on relation</td>
<td></td>
<td></td>
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<tr>
<td>1.6 Maximum amount of chitty that you operate</td>
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<tr>
<td>1.7 If PVT. LTD. Did you start as it is now</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>1.8 Your Regd. Office at</td>
<td></td>
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<tr>
<td>2.1 Did you conduct Kerala Regd. Chitties</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>2.2 If No, prior to outside Regd. Have you any Kerala Regd</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>2.3 If yes, when it was changed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.4 Did you benefit out of it</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>2.5 Do you advance money to members before the term of chitty</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>2.6 If yes, on what basis</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.7 Which are the collateral used</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Mahatma Gandhi University*

*Kottayam, Kerala*
2.7.1 Documents
2.7.2 P.D. Cheques
2.7.3 Promissory notes
2.7.4 Other member guarantee
2.7.5 Others

3.1 Any relation with formal sector banks : Yes No
### Interview Schedule

**Borrowers**

<table>
<thead>
<tr>
<th>Serial No.</th>
<th>Date of Interview</th>
</tr>
</thead>
</table>

1. **Name of the Respondent**: 
2. **Religion / Caste**: 
3. **Nature of the Enterprise**: 
   - 1.3.1. Shops/ Establishments
   - 1.3.2. Small scale units
   - 1.3.3. Hotel/Restaurants
   - 1.3.4. Service Shops
   - 1.3.5. Street Vendor
   - 1.3.6. Temporary stall
   - 1.3.7. Hawker
   - 1.3.8. Thattu Kada
   - 1.3.9. Others
4. **Structure of the firm**: Permanent/Temporary
5. **Most important hurdle at the start**:
   - 1.5.1. Capital
   - 1.5.2. Short of Raw materials
   - 1.5.3. Others
6. **Sources of Capital**:

---

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1.6.1. Formal Bank

1.6.2. Informal Banks

1.7. If formal state the following details

<table>
<thead>
<tr>
<th>1.7.1</th>
<th>Name of the Bank/Coop. Society</th>
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</thead>
<tbody>
<tr>
<td>1.7.2</td>
<td>Amount Taken</td>
</tr>
<tr>
<td>1.7.3</td>
<td>No of Years of loans sanctioned</td>
</tr>
<tr>
<td>1.7.4</td>
<td>Scheme if any</td>
</tr>
<tr>
<td>1.7.5</td>
<td>Collateral security offered</td>
</tr>
<tr>
<td>1.7.6</td>
<td>Repayment pattern</td>
</tr>
<tr>
<td>1.7.7</td>
<td>Rate of Interest</td>
</tr>
<tr>
<td>1.7.8</td>
<td>Its nature / feature</td>
</tr>
<tr>
<td></td>
<td>Flat</td>
</tr>
<tr>
<td></td>
<td>Diminishing</td>
</tr>
<tr>
<td>1.7.9</td>
<td>Loan [FC / WC]</td>
</tr>
<tr>
<td>1.7.10</td>
<td>Satisfaction level</td>
</tr>
<tr>
<td></td>
<td>25%</td>
</tr>
<tr>
<td></td>
<td>50%</td>
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<td></td>
<td>&gt;75%</td>
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<tr>
<td>1.7.11</td>
<td>Any problem in the relation</td>
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2.1. Other than formal source

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<tr>
<th>No.</th>
<th>Sources</th>
<th>FC</th>
<th>WC</th>
<th>Renovation</th>
<th>Others</th>
<th>Repaying old debt</th>
<th>% of total</th>
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<td>2.1.1</td>
<td>Own savings</td>
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<td>2.1.2</td>
<td>Relatives / friends</td>
<td></td>
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<td>2.1.3</td>
<td>Money lenders ®</td>
<td></td>
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<td>2.1.4</td>
<td>Money lenders (UR)</td>
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<td>2.1.5</td>
<td>Indigenous Banks</td>
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<tr>
<td>2.1.6</td>
<td>Chit Funds ®</td>
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<td>2.1.7</td>
<td>Chit Funds (UR)</td>
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<td></td>
<td>Total</td>
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</tbody>
</table>

2.1.1. If own capital/savings specify:

- Savings (Domestic/Foreign)  
- 2.1.1.1 Sale of jewellery  
- 2.1.1.2 Sale of property  
- 2.1.1.3 Retirement benefits  
- 2.1.1.4 Others [ ]
3.1 Rate of Interest

<table>
<thead>
<tr>
<th>No.</th>
<th>Sources</th>
<th>Daily</th>
<th>Weekly</th>
<th>Monthly</th>
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<tr>
<td>3.1.1</td>
<td>Relative / Friends</td>
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<tr>
<td>3.1.2</td>
<td>Money Lenders (Regd)</td>
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<tr>
<td>3.1.3</td>
<td>Money Lenders (Un. Regd.)</td>
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<tr>
<td>3.1.4</td>
<td>Indigenous Banks</td>
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<td>3.1.5</td>
<td>Chit funds (Regd)</td>
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<td>3.1.6</td>
<td>Chit Funds (Un. Regd)</td>
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<tr>
<td>3.1.7</td>
<td>Others</td>
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4.1 Mode of repayment

<table>
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<th>No.</th>
<th>Items</th>
<th>Daily</th>
<th>Weekly</th>
<th>Monthly</th>
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<td>4.1.1</td>
<td>Relative / Friends</td>
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<td>4.1.2</td>
<td>Money Lenders (Regd)</td>
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<tr>
<td>4.1.3</td>
<td>Money Lenders (Un. Regd.)</td>
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<td>4.1.4</td>
<td>Indigenous Banks</td>
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<td>4.1.5</td>
<td>Chit funds (Regd)</td>
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<tr>
<td>4.1.6</td>
<td>Chit Funds (Un. Regd)</td>
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<td>4.1.7</td>
<td>Others</td>
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5.1 Securities / Collateral offered to ICMs

<table>
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<td>Relative / Friends</td>
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<td>5.1.2</td>
<td>Money Lenders (Regd)</td>
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<td>5.1.3</td>
<td>Money Lenders (Un. Regd.)</td>
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<tr>
<td>5.1.4</td>
<td>Indigenous Banks</td>
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<tr>
<td>5.1.5</td>
<td>Chit funds (Regd)</td>
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<tr>
<td>5.1.6</td>
<td>Chit Funds (Un. Regd)</td>
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<tr>
<td>5.1.7</td>
<td>Others</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

6.1 Did you make any default

: Yes  No

6.1.1 If yes furnish the following details

<table>
<thead>
<tr>
<th>No.</th>
<th>Items</th>
<th>Repayment</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>100%</th>
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</thead>
<tbody>
<tr>
<td>6.1.2</td>
<td>Relative / Friends</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>6.1.3</td>
<td>Money Lenders (Regd)</td>
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<tr>
<td>6.1.4</td>
<td>Money Lenders (Un. Regd.)</td>
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<tr>
<td>6.1.5</td>
<td>Indigenous Banks</td>
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</tr>
<tr>
<td>6.1.6</td>
<td>Chit funds (Regd)</td>
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<tr>
<td>6.1.7</td>
<td>Chit Funds (Un. Regd)</td>
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<td>6.1.8</td>
<td>Others</td>
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</table>

6.2 Reasons for default

6.2.1 High rate of interest  □

6.2.2 Low profit margin  □

6.2.3 Recession  □

6.3 Any delay in repayment

: Yes  No

If yes

6.3.1 Recession  □

6.3.2 Liquidity  □

6.3.3 Miscalculation of future profit  □

6.3.4 Others  □
7.1 How did you get in touch with ICMs
   7.1.1 Friends
   7.1.2 Fellow Businessman
   7.1.3 By ICM

8.1 Why did you borrow at high ROI
   8.1.1 Easy access to ICM
   8.1.2 Easy terms
   8.1.3 Inaccess to FCM
   8.1.4 No scheme in FCM
   8.1.5 Intricate process in FCM
   8.1.6 Others

9.1 Is it advantageous for to use the credit of ICM : Yes No
   9.1.1 If yes,
   9.1.2 If No

10.1 At a time you have relation with how many ICMs :

11.1 Did you feel any exploitation by ICM : Yes No
   11.1.1 If yes, How :

12.1 Do you participate in ROSCA (Chit funds) : Yes No
   12.1.1 If yes : Kerala Chits Outside Kerala
   12.1.2 If outside Kerala Specify Chitty type : Auction type Lottery Type

13.1 Types of Chitty (ROSCA) that you have membership:

<table>
<thead>
<tr>
<th>Daily</th>
<th>Auction</th>
<th>Lottery</th>
<th>T/Nos.</th>
<th>Same ICM</th>
<th>Diff. ICM</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Weekly</td>
<td></td>
<td></td>
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<tr>
<td>Monthly</td>
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<td></td>
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<td></td>
<td></td>
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<tr>
<td>Total Amt.</td>
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<td></td>
<td></td>
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</tr>
</tbody>
</table>

14.1 Do you think that ICM is superfluous / redundant : Yes No
14.2 If yes :