ANNEXURES
"A Study of Banking habits and Savings Pattern of farmers in the Malaprabha River Irrigation areas - A Case Study of Navalgund and Nargund Talukas of Dharwad district of Karnataka State"

Interview Schedule

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RESEARCH GUIDE
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QUESTIONNAIRE

Customers :

1. Savings and Deposit Survey.

Identification : a) Village
b) District
c) State
d) Household No.
e) Address

2. Family Details : a) Nature of the family
001  i) Single
      ( ) 0
ii) Joint
     ( ) 1
iii) Others
   ( ) 2

002  b) No. of Members in the family.
    i) Total Nos.
       a) Male
          ( ) 0
       b) Female
          ( ) 1

003  ii) Total earning members.
     a) Male.
        ( ) 0
     b) Female.
       ( ) 1

3. Respondent's Name

4. Respondent's relation with the family.

5. Particulars of earning members

004  a) Name .
     Sex . Male
        ( ) 0
      Female
        ( ) 1

005  b) Age-(completed years)
     20 & below.
       ( ) 0
     21 - 25 years
       ( ) 1
     26 - 30 years
       ( ) 2
     31 - 35 years
       ( ) 3
     35 & above
       ( ) 4
|   | c) Religion | Hindu. | ( ) 0 |
|   |             | Muslim. | ( ) 1 |
|   |             | Cristian | ( ) 2 |
|   |             | Others. | ( ) 3 |
| d) Caste | Lingayat | ( ) 0 |
|         | Brahmin. | ( ) 1 |
|         | Reddy. | ( ) 2 |
|         | SC/ST. | ( ) 3 |
|         | Others. | ( ) 4 |
| e) Education | 1) Formal | S.S.L.C. | ( ) 0 |
|         |         | PUC | ( ) 1 |
|         |         | Degree | ( ) 2 |
|         |         | Post Graduate | ( ) 3 |
|         |         | Others. | ( ) 4 |
| 11) Technical | Medical | ( ) 0 |
|         | Agricultural | ( ) 1 |
|         | I T I | ( ) 2 |
|         | Engineering | ( ) 3 |
|         | Legal | ( ) 4 |
|         | Others | ( ) 5 |
| f) Vocation in Which trained | Agriculture | ( ) 0 |
|         | Animal husbandry | ( ) 1 |
|         | Poultry | ( ) 2 |
|         | Dairy Farming | ( ) 3 |
|         | Fishery | ( ) 4 |
|         | Others | ( ) 5 |
g) Past experience in the above vocation

Nil. ( ) 0
- 1 to 3 years. ( ) 1
-4 to 6 years. ( ) 2
-7 to 9 years. ( ) 3
10 & above. ( ) 4

h) Occupational background

1) Occupation : Main. ( ) 0
Subsidiary ( ) 1

2) Occupation : Agriculture. ( ) 0
Industry. ( ) 1
Service. ( ) 2
Business. ( ) 3
Govt. employment. ( ) 4
Others. ( ) 5

3) Annual Income of earning members.

1) Father : Nil. ( ) 0
upto 5000 Rs. ( ) 1
5.001 - 10.000. ( ) 2
10.001 - 15.000. ( ) 3
15 001 - 20.000. ( ) 4
20.001 & above. ( ) 5

2) Other member : Nil. ( ) 0
upto 5000 Rs. ( ) 1
5000 - 10.000. ( ) 2
10.001 - 15.000. ( ) 3
15.001 - 20.000. ( ) 4
20.000 - above. ( ) 5

4) Occupation of Wife/husband of the Saver

Agriculture ( ) 0
Industry ( ) 1
5) Annual Income

- Govt Employment ( ) 2
- Service ( ) 3
- Other. ( ) 4
- Nil ( ) 0
- Upto 5,000 ( ) 1
- 5,001 to 10,000 ( ) 2
- 10,001 to 15,000 ( ) 3
- 15,001 to 20,000 ( ) 4
- 20,001 & above ( ) 5

6) Saving attitude

a) How much do you save every year?
- Rs. 5,000 & less. ( ) 0
- Rs. 5,001 to 10,000 ( ) 1
- Rs. 10,001 to 15,000 ( ) 2
- Rs. 15,001 & above ( ) 3

b) What factors motivated you to start savings?
- Own urge/desire ( ) 0
- Advise from family member ( ) 1
- Advise from friends ( ) 2
- Advise from govt officials ( ) 3
- Others ( ) 4

c) Since how many years have you been saving?
- Less than one year ( ) 0
- 1 to 3 years ( ) 1
- 4 to 5 years ( ) 2
- 5 & above ( ) 3

d) What are the reasons for which you normally save the money?

1) Long term requirement
1) For old age Yes/No ( ) 0
11) For Children's Marriage " ( ) 1
111) For acquiring assets " ( ) 2
11v) For acquiring business " ( ) 3
v) For exchange business " ( ) 4
vi) For Improving agriculture ( ) 5
vii) For Repayment of debt " ( ) 6
viii) For Earning additional income( ) 7

022
11) Short Term requirement
1) For emergencies-sick/accident ( ) 0
11) For Festival expenses " ( ) 1
111) For Pilgrimage " ( ) 2
11iv) For Payment of taxes " ( ) 3
v) Education of children " ( ) 4

023
e) How do you save money?
regularly Yes/No ( ) 0
Occasionally Yes/No ( ) 1
Not at all ( ) 2

7) Banking habits

024 a) Where do you hold your account?
1) Name of the Bank
Syndicate ( ) 0
Canara ( ) 1
Vijaya ( ) 2
Karnataka ( ) 3
K. C. C. ( ) 4
Others ( ) 5

025 11) Whether the Bank is
Nationalised ( ) 0
Non-nationalised ( ) 1
Co-operative ( ) 2
b) Type of the account maintained

- S. B. ( ) 0
- Current ( ) 1
- C. D. ( ) 2
- F. D. C ) 3
- Others ( ) 4

c) Others accounts if any .

- S B. ( ) 0
- Current ( ) 1
- F. D. ( ) 2

d) Why would you Like to have more than one A/cs?

- To Conceal the Savings ( ) 0
- To avail Bank facilities ( ) 1
- To save from friends/relative. ( ) 2
- Others ( ) 3

e) Why that Particular bank is selected?

- Because it is the only bank ( ) 0
- it is nearer to the Loca-
- it provides good Services ( ) 2
- lity. ( ) 1
- Others ( ) 3

f) Distance of the bank from the Respondent

- Within 1 Km. ( ) 0
- 1 1 to 2 Km. ( ) 1
- 2.1 to 3 Km. ( ) 2
- 3.1 to 4 Km. ( ) 3
- 4.2 & above Km. ( ) 4

g) What are the services rendered by the banker?

- Deposits ( ) 0
Credit services ( ) 1
Remittances DDs/mts/TTs ( ) 2
Safe lockers ( ) 3
Cumulative Deposits ( ) 4
Standing instructions ( ) 5
(payment of bills)
Others-if any ( ) 6

h) Which credit Schemes are used by you?
Land based-loans ( ) 0
Development-loans ( ) 1
Crop-loans ( ) 2
Alliod-loans-Dairy-loans ( ) 3
Paoultry loans
Sheep rearing loans
Plant breading loans

1) How you came touch with the Bank?
Through News Papers ( ) 0
Through Radios ( ) 1
Through T.V.S. ( ) 2
Through Friends ( ) 3
Through Relatives ( ) 4
Through Others ( ) 5

j) Has any bank officer taken any personal interest in contacting you?
if yes
Whether Manager ( ) 0
Whether Account ( ) 1
Whether Agri-Extn officer ( ) 2
Whether Clerks ( ) 3

k) Are you Satisfied with the services of the Banks?
if yes-why? yes/No
1 ( ) 0
2 ( ) 1
1) Do you think that the number of the bank branches in your locality are sufficient? yes/No

m) If you are not satisfied with the services of banks where do you intend to move?

n) Why would you like to move?

o) Did you encounter any difficulties in availing of the services of the Bank?

p) If yes-Give details

3 ( ) 2
4 ( ) 3

if yes-why?
1 ( ) 0
2 ( ) 1
3 ( ) 2
4 ( ) 3

To other banks ( ) 0
To private money-lenders ( ) 1
To investment companies ( ) 2
To friends circle ( ) 3
Others ( ) 4

more savings are possible ( ) 0
more profitable investments ( ) 1
more satisfactory services ( ) 2
more affectionate treatments ( ) 3
Others ( ) 4

Yes - ( ) 0
No - ( ) 1

Name of the bank Difficulties
Grameen Bank Harassment ( ) 0
Red-tapism ( ) 1
Delay - 3 ( )
Others - 4 ( )

Syndicate Bank
1 ( )
2 ( )
3 ( )
4 ( )

Canara Bank
1 ( )
2 ( )
3 ( )
4 ( )

Vijaya Bank
1 ( )
2 ( )
3 ( )
4 ( )

041 q) How do you over-Come the above difficulties?
   Personal Contacts ( )
   Friends help ( )
   From others help ( )
   With political influence ( )
   Others ( )

042 r) 1) Have you ever Sought the help of money-lenders
   Yes ( )
   No ( )

043 11) yes-from whom?
   Marwaris ( )
   Chattiyars ( )
   Baniyars ( )
   Gowdas ( )
   Businessmen ( )

044 111) what made you to go there?
   Easy loan facilities ( )

041 q) How do you overcome the above difficulties?
042 r) 1) Have you ever sought the help of money-lenders?
043 11) Yes—from whom?
044 111) What made you to go there?
Loans without security ( ) 1
Loans at odd hours ( ) 2
Others ( ) 3

045 iv) When did you seek money lenders help?
Before establishment of Banks ( ) 0
After establishment of Banks ( ) 1

046 v) Do you still their help Yes/No ( ) 1

047 vi) What difference do you find between the Banks and money lenders
1) ( ) 0
2) ( ) 1
3) ( ) 2
4) ( ) 3

048 vii) Of the Banks and money which one would you like to prefer.
1) Banks ( ) 0
2) Money lenders. ( ) 1

049 viii) If Banks why ( ) 0
( ) 1
( ) 2
( ) 3

050 ix) If money lenders why ( ) 0
( ) 1
( ) 2
( ) 3

8 Investment profiles

051 a) There are many avenues open for investing your Savings (surplus)-Give your Profirnces
1) Banks
   S B. ( ) 0
   F. D. ( ) 1
   C. A. ( ) 2
   C. C. ( ) 3
   R D. etc. ( ) 4

11) Post office
   S. B. ( ) 0
   F D ( ) 1
   C A. ( ) 2
   N. S. C. ( ) 3
   R D ate ( ) 4

052 iii) U T I
   units ( ) 0
   U L I Ps ( ) 1
   Pension Plans-etc ( ) 2

053 iv) Co-deposits
   F. D. ( ) 0
   Debentuers ( ) 1
   Shares ( ) 2

054 v) Funds-Chit funds
   ( ) 0

vi) Others ( ) 1

055 b) Income expected from the above Investment?
   upto to 1000 p.a. ( ) 0
   Rs. 1.001 to 5.000 p.a ( ) 1
   Rs. 5.001 to 10.000 p.a. ( ) 2
   Rs. 10.001 & above ( ) 3

056 c) Refering to the above investments .
   1) How much you hare invested in each of the savings
      schemes upto 31-3-1986.

   Banks ( ) 0
   Post office ( ) 1
   U T I ( 0 2
   Co deposits ( ) 3
   Funds ( ) 4
   Others ( ) 5
11) Which one is the best way for your investment?
   - Banks ( ) 0
   - Post office ( ) 1
   - U T I ( ) 2
   - Co deposits ( ) 3
   - Funds ( ) 4
   - Others ( ) 5

111) What is the period for which you have made each of your investment?
   - Less than 1 year ( ) 0
   - 1 to 3 years ( ) 1
   - 3 1 to 5 years ( ) 2
   - 5.1 & above ( ) 3

1v) Why do you prefer that particular period?
   - Safe ( ) 0
   - Convenient ( ) 1
   - Other ( ) 2

v) What are the rates of interests/dividends?
   - 5 to 7% ( ) 0
   - 7 1 to 10% ( ) 1
   - 10.1 to 12% ( ) 3
   - 15% & above ( ) 4

vi) How you prefer to receive interest/dividends?
   - Periodically ( ) 0
   - At maturity ( ) 1

vii) Why do you prefer to receive interest as above?
   - Helps to meet current expenses ( ) 0
   - Other reasons to avoid taxes ( ) 1
viii) What are the most important reasons for selecting the particular mode of investment?

- More profitable ( ) 0
- More safe ( ) 1
- More convenient ( ) 2
- Other ( ) 3

ix) What is your monthly savings and investments?

- Rs. upto Rs. 500 ( ) 0
- Rs. 501 to 1,000 ( ) 1
- Rs. 1,001 to 2,000 ( ) 2
- Rs. 2,001 to 3,000 ( ) 3
- Rs. 3,001 to 5,000 ( ) 4
- Rs. 5,001 & above ( ) 5

x) How much you have budgeted to invest this year?

- Rs. 5,000 less ( ) 0
- Rs. 5,001 to 10,000 ( ) 1
- Rs. 10,001 to 15,000 ( ) 2
- Rs. 15,001 & above ( ) 3

xi) Comparing to your previous years investments is there any change during current years?

- Yes ( ) 0
- No ( ) 1

xii) Why is there change (positive)?

- Savings increased ( ) 0
- Expenditure reduced ( ) 1
- Other reason ( ) 2

xiii) What are the kind of investment?

- Productive-Shares ( ) 0
- Debenture ( ) 1
- Land ( ) 2
- Machinery ( ) 3
d) Details of assets acquired?

1) Land ( ) 0

ii) House ( ) 1

iii) Farm assets ( ) 2

iv) Gold/silver jewelery ( ) 3

v) Consumers durebles ( ) 4

Cycle
Fans
Scooter
Car
T.V.

9 Family income & Expenditure-during 1985-86.

A) Agriculture:

067 1) What is your operational land-holding

Less than 4 acres ( ) 0

4 to 8 acres ( ) 1

8 to 12 acres ( ) 2

12 to 20 acres ( ) 3

20 & above ( ) 4

068 11) How Much of it is irrigated?

2 to 4 acres ( ) 0

4 to 8 acres ( ) 1

8 to 12 acres ( ) 2

12 to 20 acres ( ) 3

20 & above ( ) 4
iii) Crops grown

a) Kharif season

\begin{itemize}
  \item Cotton ( ) 0
  \item Jawar ( ) 1
  \item ( ) 2
  \item ( ) 3
  \item ( ) 4
\end{itemize}

b) Rabi season

\begin{itemize}
  \item ( ) 0
  \item ( ) 1
  \item ( ) 2
  \item ( ) 3
\end{itemize}

c) Summer season

\begin{itemize}
  \item Cotton ( ) 0
  \item Others ( ) 2
  \item ( ) 1
\end{itemize}

iv) What is the gross proceeds from agricultural products?

\begin{itemize}
  \item Rs. 5000 & less ( ) 0
  \item Rs. 5001 to 10,000 ( ) 1
  \item Rs. 10,001 to 15,000 ( ) 2
  \item Rs. 15,001 to 20,000 ( ) 3
  \item Rs. 20,001 & above ( ) 4
\end{itemize}

v) What is the input cost of agriculture?

\begin{itemize}
  \item i) Seeds Rs. ( ) 0
  \item ii) Fertilisers ( ) 1
  \item iii) Irrigation ( ) 2
  \item iv) Rent ( ) 3
  \item v) Labour ( ) 4
  \item vi) Interest ( ) 5
\end{itemize}
074  vi) Net agricultural income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 5,000 p.a.</td>
<td>0</td>
</tr>
<tr>
<td>5,001 to 10,000 p.a.</td>
<td>1</td>
</tr>
<tr>
<td>10,001 to 15,000 p.a.</td>
<td>2</td>
</tr>
<tr>
<td>15,001 &amp; above</td>
<td>3</td>
</tr>
</tbody>
</table>

075  B) Animal husbandry

1) How many animals/birds you have

<table>
<thead>
<tr>
<th>Number of Animals</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 5</td>
<td>0</td>
</tr>
<tr>
<td>5 to 10</td>
<td>1</td>
</tr>
<tr>
<td>10 to 15</td>
<td>2</td>
</tr>
<tr>
<td>16 to 20</td>
<td>3</td>
</tr>
<tr>
<td>21 &amp; above</td>
<td>4</td>
</tr>
</tbody>
</table>

076  ii) How much do you spend for animal husbandry?

<table>
<thead>
<tr>
<th>Item</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fodder Rs. p.a.</td>
<td>0</td>
</tr>
<tr>
<td>Veterinary Rs. p.a.</td>
<td>1</td>
</tr>
<tr>
<td>Sheds Rs. p.a.</td>
<td>2</td>
</tr>
<tr>
<td>Labour Rs. p.a.</td>
<td>3</td>
</tr>
</tbody>
</table>

077  iii) Gross proceeds from animal husbandry

<table>
<thead>
<tr>
<th>Proceeds Range</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than Rs. 3,000</td>
<td>0</td>
</tr>
<tr>
<td>3,001 to 5,000</td>
<td>1</td>
</tr>
<tr>
<td>5,001 to 8,000</td>
<td>2</td>
</tr>
<tr>
<td>8,001 to 10,000</td>
<td>3</td>
</tr>
<tr>
<td>10,001 &amp; above</td>
<td>4</td>
</tr>
</tbody>
</table>

078  iv) Net income from animal husbandry

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than Rs. 1,000</td>
<td>0</td>
</tr>
<tr>
<td>1,001 to 3,000</td>
<td>1</td>
</tr>
<tr>
<td>3,001 to 5,000</td>
<td>2</td>
</tr>
<tr>
<td>5,001 to 7,000</td>
<td>3</td>
</tr>
<tr>
<td>7,001 &amp; above</td>
<td>4</td>
</tr>
</tbody>
</table>
10 Particulars of loan

079 1) How much total loan have you taken upto 1986?

<table>
<thead>
<tr>
<th>Amount</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than Rs 5,000</td>
<td>0</td>
</tr>
<tr>
<td>5,001 to 10,000</td>
<td>1</td>
</tr>
<tr>
<td>10,001 to 15,000</td>
<td>2</td>
</tr>
<tr>
<td>Above 15,001</td>
<td>3</td>
</tr>
</tbody>
</table>

080 11) How Much have you repaid-up to 1986

<table>
<thead>
<tr>
<th>Type</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whole</td>
<td>0</td>
</tr>
<tr>
<td>Partial</td>
<td>1</td>
</tr>
<tr>
<td>Nil</td>
<td>2</td>
</tr>
</tbody>
</table>

081 111) From where the loans are taken? [Sources]

<table>
<thead>
<tr>
<th>Source</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of the Banks</td>
<td>0</td>
</tr>
<tr>
<td>Money lenders</td>
<td>1</td>
</tr>
<tr>
<td>Relatives</td>
<td>2</td>
</tr>
<tr>
<td>Mortgages</td>
<td>3</td>
</tr>
<tr>
<td>Others</td>
<td>4</td>
</tr>
</tbody>
</table>

082 11v) How did you repay the loan?

<table>
<thead>
<tr>
<th>Method</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Through the savings</td>
<td>0</td>
</tr>
<tr>
<td>Through anothers loan</td>
<td>1</td>
</tr>
<tr>
<td>By selling the fixed assets</td>
<td>2</td>
</tr>
<tr>
<td>with the help of relatives</td>
<td>3</td>
</tr>
</tbody>
</table>

083 v) Have you sold any fixed assets to meet your financial needs?

<table>
<thead>
<tr>
<th>Asset</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land</td>
<td>0</td>
</tr>
<tr>
<td>House</td>
<td>1</td>
</tr>
<tr>
<td>Gold/Jewels</td>
<td>2</td>
</tr>
</tbody>
</table>

11 Particulars of household expenses

084 1) Annual

<table>
<thead>
<tr>
<th>Item</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td>0</td>
</tr>
<tr>
<td>Rent</td>
<td>1</td>
</tr>
<tr>
<td>Education</td>
<td>2</td>
</tr>
</tbody>
</table>
Medical ( ) 3
Fuel ( ) 4
Transport ( ) 5
Books/periodicals ( ) 6
Entertainment ( ) 7
Clothing ( ) 8
Festivals ( ) 9
Taxes ( ) 10

11) Whether the household expenses have increased or decreased over the previous year

   Increased ( ) 0
   Decreased ( ) 1

111) Increased-why

   Rise in prices ( ) 0
   Increase in family members ( ) 1
   Loss of materials ( ) 2
   Others ( ) 3

14) What was the amount of expenses incurred on consumption during last year/s

   Food ( ) 0
   Shelter ( ) 1
   Clothing ( ) 2

15) How much you have budgeted to spend this year?

   Food ( ) 0
   Shelter ( ) 1
   Clothing ( ) 2

16) Is there any change?

   Yes ( ) 0
   No ( ) 1
vii) Whether the change is
Positive ( ) 0
Negative ( ) 1

12 Impact of Banks

a) Are you aware of various Savings Schemes introduced by your banks
Yes ( ) 0
No ( ) 1

b) If yes, what are they
1 ( ) 0
2 ( ) 1
3 ( ) 2
4 ( ) 3

c) How were you enlightened about their schemes?
By the Bank Manager ( ) 0
By the Friends ( ) 1
By the Advertisements ( ) 2

d) What are the effects of such Schemes on your Savings
Increased ( ) 0
Decreased ( ) 1
No change ( ) 2

e) Have you opened any new accounts in the names of
Sons ( ) 0
Daughters ( ) 1
Wife ( ) 2
Others ( ) 3

f) Do you visit the Bank more often after the new account opened?
Yes ( ) 0
No ( ) 1
g) How many times do you visit your Bank in a week?

- Once ( ) 0
- Twice ( ) 1
- Thrice ( ) 2
- More times ( ) 3

h) Has your dependence on money-lenders been reduced after Bank facilities introduced in your town/village?

- Yes ( ) 0
- No ( ) 1

i) Irrigation effects on income

- Increased ( ) 0
- Decreased ( ) 1
- No change ( ) 2

j) Increased frequency of your Bank operation is due to

- More of Savings ( ) 0
- Less costly Loans ( ) 1
- Easy credit facility ( ) 2
- Inducement from the Bank Manager ( ) 3
- More Bank facilities ( ) 4

k) Effects on Savings

- Increased ( ) 0
- Decreased ( ) 1
- No change ( ) 2

l) Effects on Banking habits

- Increased ( ) 0
- Decreased ( ) 1
- No change ( ) 2
13 Your Opinions

103 a) What has been the attitudes of the banker when you were there as Customer?

- Sympathetic: 0
- Persuasive: 1
- Authoritative: 2
- Friendly: 3
- Affectionately: 4

104 b) Opinion about the banks

- Co-operative: 0
- Non-Cooperative: 1
- Encouraging: 2
- Indifferent: 3

105 c) Suggestions to improve the bank services

- Simplification of Savings methods: 0
- Simplification of Savings Schemes: 1
- Simplification of Investment procedures: 2

106 d) How to make Savings & Investments more popular?

- Wide publicity: 0
- Proper guidance: 1
- Encouragement: 2
- Avoid redtapism: 3
- Remove bureaucracy: 4
- Others: 5
107 e) Has any of the following become a problem in bank services:

Languages problem ( ) 0
Knowledge of banking Law ( ) 1
Prestige ( ) 2
Other ( ) 3
<table>
<thead>
<tr>
<th>001</th>
<th>a) No of accounts</th>
<th>Less than 5 000</th>
<th>( ) 0</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>5 001 to 8 000</td>
<td>( ) 1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8 001 to 10 000</td>
<td>( ) 2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10 001 to 20 000</td>
<td>( ) 3</td>
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<td></td>
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<td>20 001 &amp; Above</td>
<td>( ) 4</td>
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<table>
<thead>
<tr>
<th>002</th>
<th>b) Types of accounts</th>
<th>SB-Less than 5 000</th>
<th>( ) 0</th>
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<tbody>
<tr>
<td></td>
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<td>5 001 to 8 000</td>
<td>( ) 1</td>
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<td>8 001 to 10 000</td>
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<td>( ) 4</td>
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<thead>
<tr>
<th>003</th>
<th>CA-Less than 5 000</th>
<th>( ) 0</th>
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<tbody>
<tr>
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<td>5 001 to 8 000</td>
<td>( ) 1</td>
</tr>
<tr>
<td></td>
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<tr>
<th>004</th>
<th>Others A/c</th>
<th>( ) 0</th>
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<tbody>
<tr>
<td></td>
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<td>( ) 1</td>
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<td>( ) 2</td>
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<td></td>
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<td>( ) 3</td>
</tr>
</tbody>
</table>
c) Amounts deposits average p a  S B A/c
   ( ) 0
   ( ) 1
   ( ) 2
   ( ) 3
   ( ) 4

CA A/c
   ( ) 0
   ( ) 1
   ( ) 2
   ( ) 3
   ( ) 4

Other A/c
   ( ) 0
   ( ) 1
   ( ) 2
   ( ) 3
   ( ) 4

d) Frequency of transactions in A/c
Per week once
   ( ) 0
Twice
   ( ) 1
Thrice
   ( ) 2
& More
   ( ) 3

e) Types of borrowers
   1) Short term borrowers (1 year to 3 years)
   Less than 2 000
   ( ) 0
   2 001 to 4 000
   ( ) 1
   4 001 to 6 000
   ( ) 2
   6 001 to 10 000
   ( ) 3
   10 001 & Above
   ( ) 4

   11) Medium term borrowers (3 years to 5 years)
   Less than 2 000
   ( ) 0
   2 001 to 4 000
   ( ) 1
   4 001 to 6 000
   ( ) 2
   6 001 to 10 000
   ( ) 3
   10 001 & Above
   ( ) 4
iii) Long term borrowers (5 Years & above)

- Less than 2,000: 0
- 2,001 to 4,000: 1
- 4,001 to 6,000: 2
- 6,001 to 10,000: 3
- 10,001 & Above: 4

4 Your opinion about the banking habit of the people after the establishment of your bank

1) Rural people: Changed positively: 0, Changed negatively: 1, No change: 2

11) Urban people: Changed positively: 0, Changed negatively: 1, No change: 2

5) Impacts on
   a) Irrigation
      Increased: 0, Decreased: 1, No change: 2

   b) Agriculture
      Improved: 0, Not improved: 1, No change: 2

   c) Education of
      Educated: 0, Not educated: 1, No change: 2

   d) Knowledge of
      bank facilities
      Increased: 0, Decreased: 1, No change: 2

6) Problems faced by you in rendering banking facilities
   Non Co-operative: 0, Irregular: 1, Admant: 2, Threatening: 3, Others: 4
7) Prospects of these people as far as savings & deposits are concerned

- Prosperous ( ) 0
- Encouraging ( ) 1
- Dissatisfactory ( ) 2
- No prospects ( ) 3

8) Guidelines to these people for savings and investments

- Expenditure should be controlled ( ) 0
- Importance of savings be convinced ( ) 1
- More attractive policies be introduced ( ) 2
- Motivate by prizes & lotteries ( ) 3
- Others if any ( ) 4

9) Why the customers save money?

- For long term requirement ( ) 0
- For short term requirement ( ) 1
- For the sake of prestige ( ) 2
- For availing banking facilities ( ) 3
- For other purposes ( ) 4

10) Why do they invest?

- To earn profit (int/dividend) ( ) 0
- To associate with investment ( ) 1
- To get benefit by investing in Co ( ) 2
- To other reasons ( ) 3

11) How do they save and invest?

- Regularly ( ) 0
- Occasionally ( ) 1
- Not at all ( ) 2

12) Guidelines to these people for investment

a) ( ) 0
b) ( ) 1
c) ( ) 2
d) ( ) 3
e) ( ) 4