

APPENDIX 1

QUESTIONNAIRE FOR SEWA BANK'S URBAN BORROWER

1) Name	3) Address
2) Age	

➤ Please put ☒ Please specify if other.

4) Religion	
A	Hindu
B	Muslim
C	Other

5) Caste		6) Marital Status		7) Educational Attainment	
A	General	A	Unmarried	A	Uneducated
B	SC/ST	B	Married	B	Primary 1-7
C	OBC	C	Divorced	C	Secondary 8-10
D	Does not know	D	Deserted	D	Higher Secondary 11-12
E	Any other	E	Widowed	E	College 1-3 years
				F	Post Graduate
				G	Technical Training
				H	Literacy Programme
				I	Other

8) Family Members					9) Economic Activities		10) Earnings (₹ p/a)	
A	Self							
B	Spouse							
C	Children	b	g	1				
				2				
				3				
				4				
				5				
D	Father/father-in-law							
E	Mother/mother-in-law							
F	Any other							
G	Total							

➤ Please put ☒ Please specify if other.

Questions	Self	Spouse	Self & Spouse	Self & Other	Other	No Response
11) Who took the decision to take the last loan?						
12) Who took the decision as to how to use the loan?						
13) Who took the decision what to do with profit?						

14) Do you have personal savings? Please ☒ Please specify if other

Yes ☐ No ☐

(a) If yes in (Q.14), which type of saving do you have?

Type of Saving	<input checked="" type="checkbox"/>	Amount (Rs.)
A Money at home		
B Savings & Credit group		
C Vishi		
D Chit funded group		
E Private company		
F Post office savings		
G Savings Certificate, NSC		
H Stocks & Bonds		
I		

(b) If no in (Q.14), do you know about the saving schemes of SEWA?

Yes ☐ No ☐

(15) If yes in (Q.14 b), what was the source of information?

Source	<input checked="" type="checkbox"/>
A Your banksathi	
B Hand holder	
C Your banksathi & hand holder	
D SEWA bank	
E	

(a) If yes in (Q.14 b), which type of saving account do you have in SEWA?

Type of Saving		<input checked="" type="checkbox"/>	Amount (Rs.)
A	Recurring account		
B	Saving account		
C	Jivan Asha		
D	Chinta Nivaran Yojana		
E	Mangal Prasang Yojana		
F	Ghar Fund Yojana		
G	Kishori Gold Yojana		
H	Fixed deposit		
I	Pension scheme		
J			

(b) If no in (Q.14 b), why?

Reasons		<input checked="" type="checkbox"/>
A	Have you ever asked to your banksathi?	
B	Have you ever asked to your Hand holder?	
C	Have you ever inquired with bank directly?	
D	Are you not interested in opening account with SEWA?	
E		

16) Do you know about the training programme being provided by SEWA?

Yes ☐ No ☐

(a) If yes in (Q.16), what was the source of information?

Source		<input checked="" type="checkbox"/>
A	Your banksathi	
B	Hand holder	
C	Your banksathi & hand holder	
D	SEWA bank	
E		

(b) If no in (Q.16), why?

Reasons		<input checked="" type="checkbox"/>
A	Have you ever asked to your banksathi?	
B	Have you ever asked to your Hand holder?	
C	Have you ever inquired with bank directly?	
D	Are you not interested in training with SEWA?	
E		

17) Have you taken any type of training?

Yes ☐

No ☐

(a) If yes in (Q.17), which type of training have you taken?

	Type of training	<input checked="" type="checkbox"/>
A	Financial counseling a) Long term training	
	b) Short term training	
B	Business Counseling	
C	Calculation of interest	
D	Amrut zaranu	
E		

(b) If no in (Q.17), why?

	Reasons	<input checked="" type="checkbox"/>
A	Very inconvenient training timings	
B	Closure of one day business is not affordable	
C	You are not interested	
D	Your banksathi provide you proper knowledge	
E	Your hand holder provide you proper knowledge	
F		

18) How you repay your loan installments?

	Way to repay	<input checked="" type="checkbox"/>
A	Through your banksathi	
B	Through your hand holder	
C	Personally go to the bank	

(a) If ☒ in (Q.18 C), why?

	Way to repay	<input checked="" type="checkbox"/>
A	Convenient to you	
B	Banksathi/hand holder do not come to you regularly	
C	Banksathi/hand holder is not trustworthy	

19) Please fill up the following details about Unsecured loan.

SR NO	NAME OF PRODUCT	DATE OF RELEASE OF LOAN	PURPOSE	AMOUNT OF LOAN (Rs.)	RATE OF INTEREST %	REPAYMENT TERM	LAST INSTALLMENT PAID (Rs)	OUTSTANDING AMOUNT (Rs)

20) Please fill up the following details about Secured loan.

SR NO	NAME OF PRODUCT	DATE OF RELEASE OF LOAN	PURPOSE	AMOUNT OF LOAN (Rs.)	RATE OF INTEREST %	REPAYMENT TERM	LAST INSTALLMENT PAID (Rs)	OUTSTANDING AMOUNT (Rs)

21) Are there any defaults in payment of interest or loan installment? Please put ☒

Yes ☐

No ☐

(a) If yes in (Q.21) why? Give a proper reason.

No	Reasons	<input checked="" type="checkbox"/>	No	Reasons	<input checked="" type="checkbox"/>
1	Illness		13	Expenses in excess of income	
2	Death of family member(s)		14	Expenses of children	
3	Loss of business		15	Not satisfied with bank & its services	
4	Social expenses		16	Heavy debt	
5	Borrow money from non-bankers with high interest rate		17	Paying another loan other than from SEWA	
6	High fluctuation in income				
7	Son/Husband is not earning				
8	Loss in business				
9	Sudden expenses				
10	Loss of job				
11	Educational expenses				
12	Bought a new house				

(b) If no (Q.21) how do you manage to pay your interest or loan installments regularly?

	Reasons	<input checked="" type="checkbox"/>		Reasons	<input checked="" type="checkbox"/>
1	Regular saving		7	Member of all saving schemes of SEWA	
2	All family members are earning		8	Economize their spending	
3	Regular income				
4	Proper knowledge is being provided by banksathi/hand holder				
5	Regularity of banksathi in collection of cash				
6	Pay loan installment first from salary				

Thank you
Vishakha Pandit