

QUESTIONNAIRE FOR SEWA BANK'S BANKSATHIS

➤ **INTRODUCTION**

- 1) Name :
- 2) Age:
- 3) Qualification:
- 4) Branch Name:
- 5) Hand holder's Name:
- 6) Experience with SEWA bank:
- 7) Areas of work:

- 8) How many customers have opened loan account on an average during one year?
(Please give numbers for the following year)

2007-08 _____

2008-09 _____

➤ **PROCEDURAL**

- 9) What are the upper/lower limits for sanctioning any of the following?

Unsecured loan

| FIRST TIME LOAN | | | | SECOND TIME LOAN | | | |
|-----------------|---------------------------|--------|--------|------------------|---------------------------|--------|--------|
| No | PRODUCT NAME | MIN Rs | MAX Rs | No | PRODUCT NAME | MIN Rs | MAX Rs |
| 1 | Daily Loan Collection | | | 1 | Daily Loan Collection | | |
| 2 | Paki Bhit Loan | | | 2 | Paki Bhit Loan | | |
| 3 | Sanjeevani Loan | | | 3 | Sanjeevani Loan | | |
| 4 | Unsecured Loan | | | 4 | Unsecured Loan | | |
| 5 | Capitalization Urban Loan | | | 5 | Capitalization Urban Loan | | |

Secured loan

| FIRST TIME LOAN | | | | SECOND TIME LOAN | | | |
|-----------------|--------------------|--------|--------|------------------|--------------------|--------|--------|
| No | PRODUCT NAME | MIN Rs | MAX Rs | No | PRODUCT NAME | MIN Rs | MAX Rs |
| 1 | Fixed Deposits | | | 1 | Fixed Deposits | | |
| 2 | NSC loan | | | 2 | NSC loan | | |
| 3 | ODCC Loan | | | 3 | ODCC Loan | | |
| 4 | Equitable Mortgage | | | 4 | Equitable Mortgage | | |

10) What are the preconditions for sanctioning the loan for second time to the same borrower? Please put ☒

| Unsecured loan / Secured loan | | |
|-------------------------------|-----------------------------------------|-------------------------------------|
| No | PRECONDITIONS | <input checked="" type="checkbox"/> |
| 1 | Regularity / Maintenance of saving | |
| 2 | Record of previous loan | |
| 3 | Customer's relationship with bank | |
| 4 | Opinion of banksathi regarding customer | |
| 5 | Willingness to repay | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |

11) Which factors you consider to decide the loan amount? (Please give rank).
Please specify if other.

| Unsecured loan / Secured loan | | |
|-------------------------------|------------------------------------|------------------------------------------|
| FACTORS | | RANK <input checked="" type="checkbox"/> |
| No | | 1 2 3 4 5 6 7 8 9 10 11 |
| 1 | Regularity / Maintenance of saving | |
| 2 | Record of previous loan | |
| 3 | Repayment capacity of the borrower | |
| 4 | Repayment capacity of the family | |
| 5 | Condition of the house | |
| 6 | Legal ownership of the house | |
| 7 | Nature of business income | |
| 8 | Household expenses | |
| 9 | Link with another saving schemes | |
| 10 | Involvement in police cases | |
| 11 | Sign of any addiction | |
| | | |
| | | |

12) What is the periodicity for collecting loan installments? Please put ☒

- Unsecured loan/ Secured loan
- Daily ☐
- Weekly ☐
- Monthly ☐

➤ **LOAN PRODUCTS**

13) Which products are currently not in use? Please put ☒

Unsecured loan

| No | PRODUCT NAME | PUT <input checked="" type="checkbox"/> |
|----|---------------------------|-----------------------------------------|
| 1 | Daily Loan Collection | |
| 2 | Paki Bhit Loan | |
| 3 | Sanjeevani Loan | |
| 4 | Unsecured Loan | |
| 5 | Capitalization Urban Loan | |

14) If any of the product is not in use, in (Q.13) please put ☒ in following reasons.
(Please specify if other)

Unsecured loan

| No | REASONS | <input checked="" type="checkbox"/> |
|----|----------------------------------------------------------------------------------------|-------------------------------------|
| 1 | Irregularity in daily payment | |
| 2 | Banksathi had to take responsibility as a guarantor | |
| 3 | Higher interest rate | |
| 4 | Higher amount of installments | |
| 5 | Banksathis were blamed by the customers for not depositing cash in the bank regularly. | |
| 6 | High fluctuation in daily income of customer | |
| 7 | Mismatch of timing of banksathi and customer | |
| 8 | Customers could not pay within the loan duration | |
| 9 | | |
| 10 | | |

➤ **DAILY LOAN COLLECTION**

15) Were you an employee of SEWA, when Daily loan collection got started?
Please put ☒

Yes ☐ No ☐

16) If collection of loan installments is done on daily basis, is it ever boring either to you or to borrower? Please put ☒

Yes ☐ No ☐

(a) If yes (for Q.16), to whom?

To you ☐
To borrower ☐
To both ☐

(b) If yes (for Q.16), why? Please put ☒ (Specify if other)

To you

| No | REASONS | <input checked="" type="checkbox"/> |
|----|----------------------------------------------|-------------------------------------|
| 1 | Mismatch of timing of banksathi and customer | |
| 2 | | |
| 3 | | |

To borrower

| No | REASONS | <input checked="" type="checkbox"/> |
|----|------------------------------------------------|-------------------------------------|
| 1 | Customers do not like daily visit of banksathi | |
| 2 | | |
| 3 | | |

17) Do the borrowers pay their loan installments on daily basis regularly?

Yes ☐ No ☐

18) Are the Daily loan collection in high demand by the customers/borrowers?

Yes ☐ No ☐

(a) If yes (for Q.18), why? Please put ☒ (Please specify if other)

| No | REASONS | <input checked="" type="checkbox"/> |
|----|---------------------------------------------------------------------------------|-------------------------------------|
| 1 | Daily payment in small installments can reduce the burden of interest and debt. | |
| 2 | Bank goes to the customer to give the loan at their place. | |
| 3 | No requirement of government employee as a guarantor. | |
| 4 | | |
| 5 | | |

(b) If no (for Q.18), why? Please put ☒ (Please specify if other)

| No | REASONS | <input checked="" type="checkbox"/> |
|----|------------------------------------------------------------------------------|-------------------------------------|
| 1 | Customers could not maintain proper record of their daily paid installments. | |
| 2 | Customers do not like banksathi to visit their place daily | |
| 3 | Convenient to daily wage earners only. | |
| 4 | | |
| 5 | | |

19) If no above in Q.18 (b), what can be done to increase the volume of Daily loan collection? Please put ☒ (Please specify if other)

| No | REASONS | <input checked="" type="checkbox"/> |
|----|---------------------------------------------------------------------|-------------------------------------|
| 1 | Daily service should be given to the customers at their convenience | |
| 2 | Banksathis do not want to increase the volume | |
| 3 | | |
| 4 | | |

➤ **PERSONAL VIEWS**

◆ **VIEWS ABOUT TRAINING**

20) Do you recommend your customer for loans without giving any type of training?

Yes ☐ No ☐

(a) If yes (for Q.20), why don't you prefer to provide training first before sanctioning the loan? Please put ☒ (Please specify if other)

| No | REASONS | <input checked="" type="checkbox"/> |
|----|---------------------------------------------------------------------------------------------------------------------|-------------------------------------|
| 1 | Inconvenient training timings | |
| 2 | Closure of one day business is not affordable | |
| 3 | Tired of telling but customers are not ready to come | |
| 4 | Thorough knowledge regarding loan is provided by hand holders at the time of personal inquiry before loan approval. | |
| 5 | | |
| 6 | | |

(b) If no (for Q.20), which type of training do you provide? Please put ☒

| NO | TYPE OF TRAINING | PUT <input checked="" type="checkbox"/> |
|----|--------------------------------------------|-----------------------------------------|
| 1 | Financial counseling a) Long term training | |
| | b) Short term training | |
| 2 | Business Counseling | |
| 3 | Calculation of interest | |
| 4 | Amrut zaranu | |
| 5 | | |

◆ **OTHER VIEWS**

21) Have you ever been replaced with the other banksathi?

Yes ☐ No ☐

(a) If yes (for Q.21) in which areas you have been replaced?

(b) If yes (for Q.21) what type of response do people give you when you start going in new area? Please put ☒ (Specify if other)

| No | RESPONSES | <input checked="" type="checkbox"/> |
|----|----------------------------------------|-------------------------------------|
| 1 | You get positive response | |
| 2 | Customers put trust on you | |
| 3 | Customers make their old account close | |
| 4 | | |
| | | |
| | | |
| | | |

22) Whether the following types of loan accounts have been opened by you?

If yes, for Q.21 please put ☒

Unsecured loan

| No | PRODUCT NAME | PUT <input checked="" type="checkbox"/> |
|----|---------------------------|-----------------------------------------|
| 1 | Daily Loan Collection | |
| 2 | Paki Bhit Loan | |
| 3 | Sanjeevani Loan | |
| 4 | Unsecured Loan | |
| 5 | Capitalization Urban Loan | |

Secured loan

| No | PRODUCT NAME | PUT <input checked="" type="checkbox"/> |
|----|--------------------|-----------------------------------------|
| 1 | Fixed Deposits | |
| 2 | NSC loan | |
| 3 | ODCC Loan | |
| 4 | Equitable Mortgage | |

23) Which steps do you follow if borrower makes default?

| No | STEPS | SEQUENCE |
|----|--------------------------------------------------------------------------------|----------|
| 1 | Ask banksathi first that whether they go to the customer regularly or not | |
| 2 | Personal visit of customer to inquire the problems and explain them | |
| 3 | Send a notice to customer and/or guarantor on skipping of one installment | |
| 4 | Personal visit of guarantor | |
| 5 | Warn customers of possible consequences from the bank for default in repayment | |
| 6 | Commencement of court proceedings | |
| | | |

24) According to you, what are the major reasons for default in repayment of loan?
Please put ☒ (Please specify if other)

| No | REASONS | <input checked="" type="checkbox"/> |
|----|---------------------------------------------------------|-------------------------------------|
| 1 | Illness | |
| 2 | Death of family member(s) | |
| 3 | Meeting with an accident | |
| 4 | Loss of business/job | |
| 5 | Loss in business | |
| 6 | Delay in salary | |
| 7 | Sudden expenses | |
| 8 | Social expenses | |
| 9 | Expenses in excess of income | |
| 10 | Borrow money from non-bankers with higher interest rate | |
| 11 | Unwillingness to repay | |
| 12 | Customers give away the loan to another person | |
| | | |
| | | |

25) Do you think that default in repayment affects negatively to the functioning of the bank?

Yes ☐ No ☐

(a) If yes (for Q.25), how? Please put ☒ (Please specify if other)

| No | REASONS | <input checked="" type="checkbox"/> |
|----|-----------------------------------------------------------|-------------------------------------|
| 1 | Income of bank decreases | |
| 2 | Bank has to reserve an amount equivalent to amount of NPA | |
| 3 | Bank cannot pay salary | |
| 4 | Bank cannot pay dividend | |
| 5 | Bank cannot give higher amount of loan | |
| 6 | Wastage of travel expenses | |
| | | |
| | | |

(b) If no (for Q. 25), why? Please put ☒ (Please specify if other)

| No | REASONS | <input checked="" type="checkbox"/> |
|----|-------------------------------------------------|-------------------------------------|
| 1 | Bank will recover its loan at times at any cost | |
| | | |
| | | |

Thank you
Vishakha Pandit