

QUESTIONNAIRE FOR SEWA BANK'S HANDHOLDERS

➤ **INTRODUCTION**

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

- 7) 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**

- 8) 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		

- 9) What are the preconditions for sanctioning the loan for second time to the same borrower 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		

- 10) 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											

➤ **LOAN PRODUCTS**

- 11) 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	

- 12) If any of the product is not in use, in (Q.11) 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**

- 13) Were you an employee of SEWA, when Daily loan collection got started?

Please put ☒

Yes ☐

No ☐

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

Please put ☒

Yes ☐

No ☐

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

Please put ☒

Yes ☐

No ☐

(a) If yes (for Q.15), 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.15), 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		

- 16) If no above Q.15 (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	Banksathi do not want to increase the volume	
3		
4		

➤ **PERSONAL VIEWS**

◆ **VIEWS ABOUT TRAINING**

- 17) Do you sanction the loan to your customer without giving any type of training?

Yes ☐

No ☐

- (a) If yes (for Q.17), 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.17), 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**

- 18) How do you keep monitoring on your banksathi? Please put ☒ (Please specify if other)

No	YOU DO.....	<input checked="" type="checkbox"/>
1	Go with them	
2	Inquire about the previous loan record	
3	Random checking of their slip book and cash scroll	
4	Check whether they deposit cash properly or not	
5	Inquire with customer through personal visit about regularity of banksathi and issuance of receipt on payment by customer.	

19) 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	

20) 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	

21) Do you think that default in repayment affects negatively to the functioning of the bank? Please put ☒

Yes ☐ No ☐

(a) If yes (for Q.21), 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. 21), why? Please put ☒ (Please specify if other)

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

22) According to you, what should be done to reduce defaults? Please put ☒
(Please specify if other)

No	EFFORTS	<input checked="" type="checkbox"/>
1	Proper checking regarding customer before sanction of the loan	
2	Compulsory training	
3	Regular monitoring after disbursement through personal visit or record checking	
4	Banksathi should meet the customer on skipping one installment	
5	Hand holder should meet the customer on making default	
6	Monthly reporting of banksathi and customer should be done by hand holder/bank	
7	Weekly meeting of hand holders and banksathis with bank managers and loan recovery officer should be arranged.	
8	Banksathi should match timing with customer's convenience	
9	Initiate legal action on guarantors and customers	
10	A notice should be sent to the customer and her guarantor	
11	Banksathi and hand holder should provide adequate knowledge to customers	

Thank you
Vishakha Pandit