

## **Appendix**

### **Interview Schedule for Primary Survey**

For Ph.D. Thesis on

### **Study of Financial Inclusion among Rural Households in Haryana**

#### **Respondents' Profile**

Village:

Age:

Education Qualification:

Gender:

Occupation:

(Farmer, Labor/Agriculture Labor, Self Employed, Govt. Employee, Private Employee.)

Monthly Income:

Size of Family:

Category:

Ration Card: APL/BPL

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Q. 1 Do you own any agriculture land?

A. Yes                      B. No

If yes, size of land \_\_\_\_\_

Q. 2 Do you have any bank account?

A. Yes                      B. No

if yes, why did you open bank account?

- a) Saving                                      b) Money Transfer
- c) To get salary                              d) To avail credit
- e) For business purpose      f) For Direct Cash Transfer
- g) Scholarship

(II) if no, why don't you have any bank account?

- a) Lack of awareness
- b) Non availability of bank branch
- c) KYC Norms
- d) Don't have enough income
- e) Non reliability of banks
- f) Any other

Q. 3 In which bank do you have your bank account?

- A. Public Sector Bank
- B. Private Sector Bank
- C. Post Office Savings Bank
- D. Cooperative Bank
- E. RRBs

Q. 4 From which source did you come to know about bank account?

- A. Friends/relatives
- B. Gram Panchayat
- C. Government drive
- D. Bank promotion
- E. Others

Q. 5 What factors motivated you to open bank account?

- A. Only available branch
- B. References and recommendations by friends/relatives/Government drive
- C. Better services at reasonable cost
- D. Less KYC Norms
- E. No-Frill Account
- F. Any other

Q.6 How far is your bank from your home? -----

Q. 7 How many members of your family have bank account?

Male members -----

Female members -----

Q.8 Who actually operates bank account?

- (a) Male                      (b) Female                      (c) Both

Q. 9 How old is your bank account? -----

Q. 10 How often do you carry out bank transaction?

- A. Weekly              B. Monthly              C. Quarterly              D. Other

Q. 11 Do you save in Post Office Saving Account?

- A. Yes                      B. No

If yes, how much do you save in a month-----?

Q. 12 Did you avail credit (Loan) from your bank?

- A. Yes                      B. No

if no, why?

- a) Lack of awareness of various credit facilities
- b) Long time period in processing of application
- c) Strict KYC norms
- d) Difficult to arrange guarantor/security
- e) High interest rate
- f) Easy availability of credit from money lenders
- g) Corruption in bank officials
- h) No Need

Q. 13 What type of credit did you avail from bank?

- A. Live stock Loan
- B. Agricultural Loan
- C. Personal loan
- D. Loan through Kisan Credit Card
- E. Any other-----

Q. 14 For what purpose you availed credit?

- A. To purchase some agriculture equipments, seeds and fertilizers etc.
- B. To purchase live stock
- C. Education of Children
- D. Medical treatment
- E. Marriage/some religious & social functions F. Any other

Q. 15 For how long period did you avail credit?

- A. Up to six months
- B. Up to one year
- C. Up to two years
- D. Up to five years
- E. More than five years

Q. 16 How did you repay the loan?

- A. by paying installments
- B. by taking another loan
- C. by selling ornaments and households
- D. by selling landholding
- E. by selling other property
- F. KCC payment
- G. Non- payment of Loan

Q. 17 Are you members of SHGs?

- A. Yes
- B. No

If yes, did you avail credit from SHGs linkage programme? -----

Q. 18 Do you have fixed deposits?

- A. Yes
- B. No

if yes, where do you have FD?

- A. Public sector bank
- B. Private Sector Bank
- C. Post Office Savings Bank
- D. Village Money Lender
- E. RRBs

Q. 19 Do you have any Insurance Policy?

- A. Yes
- B. No

If yes then type of company:

- a) Public company
- b) Private company

Q. 20 What type of insurance do you have?

- A. Life insurance
- B. Crop insurance
- C. Live-stock insurance
- D. any others-----

If no, then what are its reasons?

- a) Not enough income/saving
- b) No access to facilities
- c) No need of insurance
- d) Lack of awareness
- e) Any others-----

Q. 21 Do you have saving in bank?

- A. Yes
- B. No

If yes, how much do you save in month-----?

If in any other source -----

Q. 22 Do you have any relative/friends who remits amount from abroad in your bank?

- A. Yes
- B. No

Q. 23 Are you aware of ATM use?

- A. Yes
- B. No

If yes, how did you come to know about Internet Banking?

- a) Through bank office
- b) Through Advertisement
- c) Through Relatives & friends
- d) Books and other source

Q. 24 Do you have ATM Card?

A. Yes                      B. No

If yes, how many times do you use in a month? -----

Q. 25 Are you aware of Internet Banking?

A. Yes                      B. No

If yes, how did you come to know about Internet Banking?

- e) Through bank office
- f) Through Advertisement
- g) Through Relatives & friends
- h) Books and other source

Q. 26 Do you have Net Banking facility?

A. Yes                      B. No

If yes, how many times do you use in a month? -----

Q. 27 Are you aware of Mobile Banking?

A. Yes                      B. No

If yes, how did you know about Mobile Banking?

- a) Through bank office
- b) Through Advertisement
- c) Through Relatives & friends
- d) Books and other sources

Q. 28 Do you have Mobile Banking facility?

A. Yes                      B. No

If yes, how many times do you use in a month? -----

Q. 29 Are you aware of Direct Cash Transfer Scheme of Centre Govt.?

- A. Yes                      B. No

If yes, how did you avail this scheme in any Govt. sponsored programme?

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Q.30 Are you aware of Bank No-frill account (Zero balance Account) facility?

- A. Yes                      B. No

If yes, how did you know about No-frill account?

- a) Through Bank Office
- b) Through Relatives & friends
- c) Through Advertisement
- d) Government drive
- e) Any other

Q. 31 Are you aware of Interest Rate on bank loan?

- A. Yes                      B. No

If yes, how did you come to know about interest rate on bank loan?

- a) From Bank Office
- b) From Loan Advertisement in media
- c) From Friends/Relatives
- d) Any other

Q. 32 Are you aware of Aadhar Card?

- A. Yes                      B. No

If yes, do you have Aadhar Number? -----



Is your Aadhar Number connected with bank account?

A. Yes                      B. No

Q. 33 Do you feel any difficulty in operation of banking facility?

A. Yes                      B. No

If yes, how do you face difficulty in operation of banking facilities?

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