

**Czech University of Life Sciences Prague**

**Faculty of Economics and Management**

**Department of Economics**



**Bachelor Thesis**

**Impact of Financial Inclusion on People of Rural Areas in  
India**

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**8. Appendix.**  
**The impact of the financial inclusion on the people of rural areas.**

- 1) Name:-
- 2) Age:-
  - 11-20
  - 21-30
  - 31-40
  - 41-50
  - 51 and above
- 3) Gender:-
  - Male
  - Female
- 4) Occupation:-
  - Student
  - Farmer
  - Labor
  - Businessman
  - Housewife
  - Employee
  - Other

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- 5) Your education:-
  - Uneducated
  - Below SSC
  - SSC
  - HSC
  - Graduate
  - Post Graduate
- 6) Monthly Income:-
  - 1000-5000
  - 5000-10000

- 10000-20000
- 20000-30000
- 30000 and above

7) Do you have a bank account?

- Yes
- No

If you do not have a bank account then please move to the question 10 directly.

8) In which type of bank do you have your bank account?

- Public sector bank
- Private sector bank
- Micro finance bank
- Co-operative bank
- Community bank

9) Which type of bank account do you have?

- Current Account
- Saving Bank Account
- Fixed Deposit Account
- Any other

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10) Rate the distance of the nearest bank from your place of residence.

                      

1                      2                      3                      4                      5

Far away

Very near

distance

11) How many time you visit the bank in a month for obtaining the banking services?

- Once
- Twice or trice
- Four to five times
- More than five times

12) Have you ever borrowed a loan?

- Yes
- No

13) Which are the sources from which you borrowed a loan?

- Banks
- Relatives
- Friends
- Moneylenders
- Others

If you have taken the loan from other sources beside the bank then please move to the question 15.

14) What is the reason for taking credit from Non-Financial Sources?

- Able to borrow smaller amount
- No security and guarantee asked
- Locally available
- Repayment flexibility

15) Given below are some financial products and services, you are requested to state your degree of awareness about each of the financial product and service, as mentioned below on a 5-point scale.

Serial No.	Services	Not Aware	Poorly Aware	Neither poorly nor fairly aware	Fairly Aware	Very Aware
1.	Loan					
2.	Intenet Banking					
3.	Mobile Banking					

4.	Zero Balance Account					
5.	Credit Card					
6.	Debit Card					
7.	Mortgage					
8.	Overdraft					
9.	Insurance					
10.	ATM Services					
11.	Cheque Book					
12.	Depositing and withdrawing of cash					

16) Given below are some financial products and services, you are requested to state your level of availing about the each of the services, as mentioned below on a 5-point scale.

Serial No.	Services	Never	Rarely	Sometimes	Often	Always
1.	Loan					
2.	Intenet Banking					
3.	Mobile Banking					
4.	Zero Balance Account					
5.	Credit Card					
6.	Debit Card					
7.	Mortgage					
8.	Overdraft					
9.	Insurance					
10.	ATM Services					
11.	Cheque Book					
12.	Depositing and withdrawing of cash					

17) Given below are some statements, you are requested to state your degree of satisfaction/dissatisfaction on each of the statement as mentioned below on a 5-point scale.

Serial No.	Statement	Highly Dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Highly Satisfied
1.	Services provided by your bank.					
2.	Distance to the bank is Cost Incentives.					
3.	Bank employees attitude and behavior.					
4.	Reasonable Interest on loan					
5.	Education is given by the banks for obtaining the banking services.					
6.	Competitive banking products and schemes.					
7.	Branch Timings					
8.	Bank Charges					
9.	Banking procedures like documentation and identification.					
10.	Quick access to your deposit and loan account.					
11.	Availability of ATM					
12.	Insurance Services					

13.	Mobile and Internet Banking Services					
14.	Interest on Saving Account					
15.	Overall Satisfaction					

18) Given below are some government schemes and various initiatives taken by the government, you are requested to state your degree of awareness about each of the government scheme and various initiative taken by the government as mentioned below on a 5-point scale.

Serial No.	Various Government Schemes	Not Aware	Poorly Aware	Neither poorly nor fairly aware	Fairly Aware	Very Aware
1.	Pradhan Mantri Jan Dhan Yojana					
2.	Pradhan Mantri Jeevan Jyoti Bima Yojana					
3.	Pradhan Mantri Suraksha Bima Yojana					
4.	Atal Pension Yojana					
5.	Pradhan Mantri Mudra Yojana					
6.	Stand Up India Scheme					
7.	Pradhan Mantri Fasal Bima Yojana					
8.	Swabhimaan					
9.	Sukanya Samridhi Yojana					
10.	Bank Mitra(Business					

	Correspondence)					
11.	Financial Literacy Centers					

19) Given below are some government schemes and various initiatives taken by the government, you are requested to state about the government scheme and various initiative taken by the government used by you.

- Pradhan Mantri Jan Dhan Yojana
- Pradhan Mantri Jeevan Jyoti Bima Yojana
- Pradhan Mantri Suraksha Bima Yojana
- Atal Pension Yojana
- Pradhan Mantri Mudra Yojana
- Stand Up India Scheme
- Pradhan Mantri Fasal Bima Yojana
- Swabhimaan
- Sukanya Samridhi Yojana
- Bank Mitra(Business Correspondence)
- Financial Literacy Centers