

Survey on Banking Services Awareness and Usage

Write the name of bank, which you frequently use.

Are you aware that your bank is providing the following services and are you using these services?

	Awareness	Using the Services	(If Yes, frequency of usage)
Online Banking	Yes / No	Yes / No	Frequently / Sometimes / Rarely
Tele-Banking	Yes / No	Yes / No	Frequently / Sometimes / Rarely
SMS Banking	Yes / No	Yes / No	Frequently / Sometimes / Rarely
ATM	Yes / No	Yes / No	Frequently / Sometimes / Rarely

Online Banking Services

	Awareness	Used	(If used) Comfort in Usage
Balance Inquiries	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral / Comfortable/Highly Comfortable
Request for issue of demand draft	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral / Comfortable/Highly Comfortable
Request for issue of cheque book	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral / Comfortable/Highly Comfortable
Utility bill payments	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral / Comfortable/Highly Comfortable
Funds transfer between own accounts	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral / Comfortable/Highly Comfortable
Inter-bank transfers to accounts with other banks through NEFT / ETGS	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral / Comfortable/Highly Comfortable
Request for opening of new accounts	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral / Comfortable/Highly Comfortable
Open fixed deposits	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral / Comfortable/Highly Comfortable
Stop-payment requests	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral / Comfortable/Highly Comfortable
Have a cash and draft delivery and pick up	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral / Comfortable/Highly Comfortable
Online ticket booking for travel by road, rail and air	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral / Comfortable/Highly Comfortable

Tele-banking Services

	Awareness	Used	(If used) Comfort in Usage
Account balance inquiry	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Funds Transfer	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Information about products and services	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Information about status of cheque issued / deposited	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Request for cheque book	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Request for statement by e-mail or fax	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Regeneration of Internet banking password	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Blocking of internet banking user ID	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
ATM card request	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
ATM pin request	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Stop payments	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Loss/ Theft of debit/credit card	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /

ATM

	Awareness	Used	(If used) Comfort in Usage
Cash withdrawals	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Cash deposits	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Cheque deposits	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Balance enquiry	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Statement of account	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Order new cheque book	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Generate MMID (Mobile Money Identifier)	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /

SMS (Mobile) Banking Services

	Awareness	Used	(If aware) Comfort in Usage
Account balance request	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Insufficient funds reporting	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Amount deposit reporting	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Amount withdrawal reporting	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Cheque book request	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Stop Cheque Request	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Mini - Statement Request	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Funds transfers	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /
Utility bill payments	Yes / No	Yes / No	Highly Uncomfortable/Uncomfortable/Neutral Comfortable/Highly Comfortable /



Do you contact Common Service Centre/Points (Kiosks) for doing banking transactions?

- Yes
- No

Do you take help of Business Facilitator (BF)/Business Correspondent (BC) for doing banking transactions?

- Yes
- No

If YES, which BC/BF do you contact? (Else go to next question)

- Post Office
- Micro Finance Institution
- NGO
- Kiryana Store (Grocery Shop)
- Medical Store
- Insurance Agent
- Travel Agent

Do you know that your bank conducts Financial Literacy Programmes and have you attended any of the programmes?

	Yes	No
Awareness		
Attended		

Do you know that your bank operates Credit Counselling Centres and have you ever taken financial advice from these centres?

	Yes	No
Awareness		
Taken Financial Advice		

Personal Information: Age (in years)

- 18-25
- 26-40
- 41-60
- Above 60

Gender

- Male
- Female

Monthly Income (in Rupees)

- Below 5,000
- 5,000 – 10,000
- 10,000 – 20,000
- 20,000 – 40,000



- 40,000 – 60,000
- 60,000 – 80,000
- 80,000 – 1,00,000
- Above 1,00,000

Occupation

- Service
- Self Employed
- Non-working
- Retired
- Student

Education

- Primary
- Up to X
- Up to XII
- Graduation
- Post Graduation
- Doctorate