

Themes	Sub Theme	Area Of Focus	Questions	Follow up Questions	
Demography of the Respondent	Name:				
	Age:				
	Occupation/Sector				
	How long have you been working				
	Income				
	1. Banking Facilities	Diversity of Financial Institution	What are the different types of financial Institution are you aware off? Which one's do you have an account in? Which Bank do you prefer? Which Bank are you using?	1. Commercial banks 2. Post office Saving Banks 3. Micro-Finance Institutions 4.Agent Based Bankings 5.Co-operative Credit Societies 1. Commercial banks 2. Post office Saving Banks 3. Micro-Finance Institutions 4.Agent Based Bankings 5.Co-operative Credit Societies 1. Government 2. Private	
	2. Financial products	no frill accounts,basic bank accounts, deposits, and microinsurance	What are the type of accounts you have? Do you know how to use the following Instruments?	1. Basic Savings Account 2. Fixed/Term Deposit Account 3. Recurring Deposit Account 4. No Frill Account 5. Joint Account 1. Atm 2. DD 3. Cheque book	
	3. Types of Loans	emergency loans, consumer loans, housing loans, and business livelihood loans at affordable rates	Are you currently paying any type of loans?If Yes which type of loan	1. Two-wheeler Loan 2. Home Loan 3. Small Business loan 4.Education loan 5.Consumer Durable Loan 6. Personal Loans 7. MUDRA loan	
	4. Fin-Tech Related	Online banking, digital payment systems, peer-to-peer (P2P), electronic wallets	How do they recieve their salary? Do you prescribe to safe practices such as:	1. UPI Transfer 2. Bank Transfer 3. In-hand 1. Two Factor Authentication 2.Not sharing OTP over the phone 3.Clicking on unwanted links 4.Checking for Unauthorised Transaction	
	5. Informal Loans	If any	What do they prefer more Formal sources or informal sources? Have they been cheated/scammed or been a part of any ponzi scheme?	If Informal, what is the rate of interest?	
	6. Unions	Do they have any unions	Do they have any sort of unions to secure their employment?		
Income	1. Fin-Tech	Online banking, digital payment systems, peer-to-peer (P2P), electronic wallets	How do you usually carry out transactions?	1. UPI 2. Cash 3. Other	
	2. Family Remittances	What are their Obligations	Do you send money to your family? If Yes, how do you transfer money to them?	1. UPI 2. NEFT/RTGS 3. Cash (Post Office)	
	3. Spending Pattern	Where the Income is Directed to	What are the three things that take up majority of your salary?	Spending Priority 1 Spending Priority 2 Spending Priority 3	
	4. Taxation	Do they fall under the tax bracket	Do you pay any taxes?	1. Direct Tax 2. Property Tax 3. GST	
				1. FD 2. RD 3. Post Office Savings Account(SB) 4. National Savings Recurring Deposit Account(RD) 5. National Savings Time Deposit Account(TD) 6. National Savings Monthly Income Account(MIS)	
Spending	1.Financial Products	Types of Financial Products that the individual is accustomed to	Do you have any deposit account with the bank or post office? Do they feel financially stable in their current situation?		
	3. SHG	Perception of financial stability Role of SHG	Are you a part of any SHG?		
				If no. Why not? 1. Aadhar Card 2. PAN Card 3. Ration Card 4. Voter ID card 5. Passport 6. Driving License	
Saving	1. Financial Documents		Do you posses the following documents:		
	2. Investment Options		Do you invest in the Stock Market, Mutual Funds, Gold etc.?	If Yes, how much do they invest monthly?	
	3. Safe Practices		Do they make an informed decision or investments are done based on word of mouth?	What are their sources of information:1.News, 2. Websites, 3.Telegram/Whatsapp Channels 4.Friends 5.Others	
	4. Govt. Scheme			1. Pradhan Mantri Jan Dhan Yojana (PMJDY) 2.Pradhan Mantri Mudra Yojana (PMMY): 3.Differential Rate of Interest (DRI) Scheme 4.National Savings Scheme (NSC) 5.Senior Citizens Savings Scheme (SCSS)	
Insurance	1.Notion about Insurance		Is their attitude towards insurance positive or negative?		
	2.Accessbilty	If they find it difficult to subscribe to insurances	1. Do you find it difficult to get access to insurance? 2. Do you find it difficult to claim insurance?		
	3.Forms Of Insurance		What are the type of insurances you have currently subcribed too?	1. Motor Insurance 2. Life Insurance 3. Health Insurance 4. Property Insurance 5. Child insurance (If any) 6. Any other forms of Insurance	
	4.Govt.schemes	Particulary Related to social Security	Have you subscribed or aware of the following Government Pension Schemes	1. National Pension Scheme 2.Atal Pension Yojana 3. Pradhan Mantri Suraksha Bima Yojana (PMSBY) 4. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	