

FINANCIAL INCLUSION INSIGHTS  
INDIA WAVE 6 SURVEY

COVER PAGE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
AA	<b>LANGUAGE OF INTERVIEW</b>	<b>ENGLISH</b>	
SERIAL	QUESTIONNAIRE ID	ID ..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
AA1_1	GPS LOCATION - LATITUDE (NORTH)	_____ (LATITUDE)	
AA1_2	GPS LOCATION - LONGITUDE (EAST)	_____ (LONGITUDE)	
AA2	ZONE	NORTH ..... 1 SOUTH ..... 2 EAST ..... 3 WEST ..... 4	
AA3	STATE	_____ (STATE)	
AA4	DISTRICT	_____ (DISTRICT)	
AA5	WARD	_____ (SUB-DISTRICT)	
AA6	TOWN/VILLAGE	_____ (TOWN/VILLAGE)	
AA7	TOWN/VILLAGE CLASS	_____ (TOWN/VILLAGE)	
AA8	LOCATION NUMBER	LOCATION ..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
AA9	CLUSTER NUMBER	CLUSTER ..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
AA10	(TO BE) ACCOMPANIED BY SUPERVISOR	YES ..... 1 NO ..... 2 DK ..... -2	
AB4	INTERVIEWER NUMBER	ID ..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
AB5	INTERVIEWER NAME	_____ (NAME)	
AB6	SUPERVISOR NUMBER	ID ..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
AB7	SUPERVISOR NAME	_____ (NAME)	
AB8	INTERVIEWER GENDER	MALE ..... 1 FEMALE ..... 2	

CONS1	<p>Good morning/afternoon/evening. My name is .....and I work for an independent market research company called Kadence International based in India. Today, we are conducting research about financial services and mobile phones. This information will help the service providers to improve on the services they offer to people like you. Your household has been randomly selected to participate in the study, among a total of 47000 households all over India. I have a questionnaire that will take about 60 minutes to complete, and I hope that an adult member of your household will agree to share their views with me. There are no right or wrong answers, and our discussion will be treated confidentially. Some questions may be recorded to check the quality of my work.</p> <p>May I have your permission to interview one of the adult members of your household?</p>	<p>YES, CONSENT GIVEN ..... 1 NO, CONSENT NOT GIVEN ..... 2</p>	→ HH1
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SECTION 1: HOUSEHOLD ROSTER

LINE NO.	USUAL RESIDENTS	AGE	GENDER	ELIGIBILITY			
D1	D2	D3	D4	D5			
	Name of Household Member	Age of Household Member(in years)  IF 104 OR MORE, RECORD "104".	Gender of Household Member	CHECK D3: IS THE RESPONDENT AGE 15 OR MORE?			
01		IN YEARS <table border="1"><tr><td></td><td></td><td></td></tr></table>				M      F 1      2	Y      N 1      2
02		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1      2	1      2
03		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1      2	1      2
04		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1      2	1      2
05		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1      2	1      2
06		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1      2	1      2
07		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1      2	1      2
08		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1      2	1      2
09		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1      2	1      2
10		<table border="1"><tr><td></td><td></td><td></td></tr></table>				1      2	1      2

INTRODUCTION AND CONSENT 2

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP		
D8	NAME OF SELECTED RESPONDENT.  STG WILL DISPLAY THE NAME OF THE SELECTED RESPONDENT FOR REMAINING SECTIONS	a) NAME _____  c) LINE NUMBER .. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>			
FIL_A	CHECK D4: AGE OF SELECTED RESPONDENT	15-17 YEARS ..... 1 18 OR MORE YEARS ..... 2	→ CONS4		
CONS2	PARENT/GUARDIAN CONSENT FORM:  We are from an independent market research company called Kadence International based in India. We are conducting research about the different services that people use for saving, borrowing, sending money, and other financial needs. This information will help improve the products and services that are available for people in this area. Your daughter/son has been selected to take part in this survey. Please note that your daughter/son is not allowed to take part in the survey if we do not have your consent in the form of a signature below.  All the information we obtain will remain strictly confidential and anonymous. If you have any queries at all regarding this research, please contact the project coordinator or project manager for this study. May I interview him/her?	YES, CONSENT GIVEN ..... 1 NO, CONSENT NOT GIVEN .. 2	→ CONS3 → HH1		
CONS3	MINOR CONSENT FORM:  We are from an independent market research company called Kadence International based in India. We are conducting research about the different services that people use for saving, borrowing, sending money, and other financial needs. This information will help improve the products and services that are available for people in this area. You have been randomly selected to participate in the study. I have a questionnaire that will take about 60 minutes to complete.  All the information we obtain will remain strictly confidential and anonymous. May I start now?	YES, CONSENT GIVEN ..... 1 NO, CONSENT NOT GIVEN .. 2	→ DG1 → HH1		

INTRODUCTION AND CONSENT 2

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
CONS4	<p>ADULT CONSENT FORM:</p> <p>We are from an independent market research company called Kadence International based in India. We are conducting research about the different services that people use for saving, borrowing, sending money, and other financial needs. This information will help improve the products and services that are available for people in this area. You have been randomly selected to participate in the study. I have a questionnaire that will take about 60 minutes to complete.</p> <p>All the information we obtain will remain strictly confidential and anonymous. May I start now?</p>	<p>YES, CONSENT GIVEN . . . . . 1</p> <p>NO, CONSENT NOT GIVEN . . 2</p>	→ HH1

SECTION 1. DEMOGRAPHICS

	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
DG1	<p>First I have a few basic questions.</p> <p align="right">What</p> <p>year were you born?</p> <p><b>YEAR OF BIRTH MUST BE LESS THAN OR EQUAL TO 2003</b></p>	<p>YEAR ..... <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	
DG2	Is the respondent a male or a female?	<p>MALE ..... 1</p> <p>FEMALE ..... 2</p>	
DG3	What is your marital status?	<p>SINGLE/NEVER MARRIED ..... 1</p> <p>MARRIED ..... 2</p> <p>DIVORCED OR SEPERATED ..... 3</p> <p>WIDOWED ..... 4</p> <p>LIVING TOGETHER/ COHABITING ..... 5</p> <p>OTHER ..... 96</p> <p>DK [DO NOT READ] ..... -2</p>	
DG3A	What is your religion?	<p>CHRISTIANITY ..... 1</p> <p>ISLAM ..... 2</p> <p>SIKHISM ..... 3</p> <p>HINDUISM ..... 4</p> <p>BUDDHISM ..... 5</p> <p>NO RELIGION ..... 6</p> <p>OTHER ..... 96</p> <p>DK [DO NOT READ] ..... -2</p>	
DG4	What is your highest level of education?	<p>ILLITERATE – NO FORMAL EDUCATION .. 1</p> <p>LITERATE – NO FORMAL EDUCATION ..... 2</p> <p>BELOW PRIMARY SCHOOLING</p> <p>(STANDARD 4TH) ..... 3</p> <p>PRIMARY SCHOOLING (STANDARD 5TH) .. 4</p> <p>MIDDLE (STANDARDS 6-8TH) ..... 5</p> <p>MATRICULATION/SECONDARY</p> <p>(STANDARD 10TH) ..... 6</p> <p>HIGHER SECONDARY (STANDARD 12TH) .. 7</p> <p>NON-TECHNICAL DIPLOMA OR CERTIFICATE</p> <p>NOT EQUAL TO DEGREE ..... 8</p> <p>TECHNICAL DIPLOMA OR CERTIFICATE NOT</p> <p>EQUAL TO DEGREE ..... 9</p> <p>GRADUATE ..... 10</p> <p>POST GRADUATE AND ABOVE ..... 11</p> <p>OTHER ..... 96</p> <p>DK [DO NOT READ] ..... -2</p>	

SECTION 2. SUBJECTIVE WELL BEING

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
WB1	Now I would like to ask you a few general questions about your outlook on life.  Taking all things together, would you say that you are very happy, somewhat happy, neither happy nor unhappy, somewhat unhappy, or very unhappy?	VERY HAPPY ..... 1 SOMEWHAT HAPPY ..... 2 NEITHER HAPPY NOR UNHAPPY ..... 3 SOMEWHAT UNHAPPY ..... 4 VERY UNHAPPY ..... 5	
WB2	Overall, how satisfied are you with your life as a whole these days? Would you say that you are very satisfied, somewhat satisfied, neither satisfied nor unsatisfied, somewhat unsatisfied or very unsatisfied?	VERY SATISFIED ..... 1 SOMEWHAT SATISFIED ..... 2 NEITHER SATISFIED NOR UNSATISFIED ..... 3 SOMEWHAT UNSATISFIED ..... 4 VERY UNSATISFIED ..... 5	
WB2A	How satisfied are you with your financial situation presently? Would you say that you are very satisfied, somewhat satisfied, neither satisfied nor unsatisfied, somewhat unsatisfied or very unsatisfied?	VERY SATISFIED ..... 1 SOMEWHAT SATISFIED ..... 2 NEITHER SATISFIED NOR UNSATISFIED ..... 3 SOMEWHAT UNSATISFIED ..... 4 VERY UNSATISFIED ..... 5	
WB2B	In the past 12 months, would you say that your financial situation has improved, worsened, or stayed the same? Is that 'improved/worsened a little or a lot'?	IMPROVED A LOT ..... 1 IMPROVED A LITTLE ..... 2 STAYED THE SAME ..... 3 WORSENER A LITTLE ..... 4 WORSENER A LOT ..... 5	
WB3	Overall, how worried are you about the future? Would you say that you are very worried, somewhat worried, neither worried nor unworried, somewhat unworried, or very unworried?	VERY WORRIED ..... 1 SOMEWHAT WORRIED ..... 2 NEITHER WORRIED ..... 3 SOMEWHAT UNWORRIED ..... 4 VERY UNWORRIED ..... 5	
WB4	Thinking about yesterday, were you feeling depressed at all?	YES ..... 1 NO ..... 2 REF [DO NOT READ] ..... -3	→ DG5. → DG5.
WB4A	Would you say that you were feeling depressed the whole day, most of the day, a few hours of the day, a few minutes of the day, or just momentarily?	WHOLE DAY ..... 1 MOST OF THE DAY ..... 2 A FEW HOURS ..... 3 A FEW MINUTES ..... 4 MOMENTARILY ..... 5 REF [DO NOT READ] ..... -3	

SECTION 3. KNOW YOUR CUSTOMER DOCUMENTS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
DG5.	My next questions are about documents that can be used to open a bank account. Please tell me whether or not you have the following document:		
		YES NO	
	1) Aadhaar letter, card, or unique ID number?	AADHAAR ..... 1 2	
	2) PAN card?	PAN ..... 1 2	
	3) Passport?	PASSPORT ..... 1 2	
	4) Driver's license?	DL ..... 1 2	
	5) School-issued ID, including college/university?	SCHOOL ID ..... 1 2	
	6) Voter's card?	VOTERS ..... 1 2	
	7) Ration card (i.e., Blue Card)?	RATION CARD ..... 1 2	
	8) Employee ID (for government/civil servants) ?	EMPLOYEE ID ..... 1 2	
	9) Military ID?	MILLITARY ..... 1 2	
	10) MGNREGA job card?	MGNREGA ..... 1 2	
F4-1	CHECK DG5.1: HAS AADHAAR LETTER, CARD OR UNIQUE ID NUMBER	YES ..... 1 NO ..... 2	→ DG6
DG5A.1	How much do you trust the Aadhaar system to keep your personal information secure?	NO TRUST AT ALL ..... 1 TRUST A LITTLE ..... 2 TRUST A LOT ..... 3 TRUST COMPLETELY ..... 4 REFUSED [DO NOT READ] ..... -3 DON'T KNOW [DO NOT READ] ..... -2	
DG5A.2	What do you think has been the effect of Aadhaar on the delivery of assistance through government schemes? Has the delivery of assistance improved, worsened or has there been no change because of Aadhaar?	IMPROVED ..... 1 WORSENER ..... 2 NO CHANGE ..... 3 REFUSED [DO NOT READ] ..... -3 DON'T KNOW [DO NOT READ] ..... -2	
DG5B.1	In the past 12 months, how many times did you try to scan your fingerprint to authenticate your Aadhaar number for any purpose?	NEVER ..... 1 ONE OR TWO TIMES ..... 2 THREE TO FIVE TIMES ..... 3 SIX TO TEN TIMES ..... 4 MORE THAN TEN TIMES ..... 5 REFUSED [DO NOT READ] ..... -3 DON'T KNOW [DO NOT READ] ..... -2	



SECTION 3. KNOW YOUR CUSTOMER DOCUMENTS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
DG5B.2	In the past 12 months, how many times did you try to scan your iris to authenticate your Aadhaar number for any purpose?	NEVER ..... 1 ONE OR TWO TIMES ..... 2 THREE TO FIVE TIMES ..... 3 SIX TO TEN TIMES ..... 4 MORE THAN TEN TIMES ..... 5 REFUSED [DO NOT READ] ..... -3 DON'T KNOW [DO NOT READ] ..... -2	
DG5B.3	In the past 12 months, how many times did you try to use a one-time password from your mobile phone to authenticate your Aadhaar number for any purpose?	NEVER ..... 1 ONE OR TWO TIMES ..... 2 THREE TO FIVE TIMES ..... 3 SIX TO TEN TIMES ..... 4 MORE THAN TEN TIMES ..... 5 REFUSED [DO NOT READ] ..... -3 DON'T KNOW [DO NOT READ] ..... -2	
F4-2	CHECK DG5B.1: AT LEAST RARELY (DG5B.1>1)	YES ..... 1 NO ..... 2	→ F4-3
DG5C.1	When you tried to scan your fingerprint, how often did the system succeed at authenticating your Aadhaar number?	NEVER ..... 1 RARELY ..... 2 SOMETIMES ..... 3 USUALLY ..... 4 VERY OFTEN ..... 5 ALWAYS ..... 6 REFUSED [DO NOT READ] ..... -3 DON'T KNOW [DO NOT READ] ..... -2	
F4-3	CHECK DG5B.2: AT LEAST RARELY (DG5B.2>1)	YES ..... 1 NO ..... 2	→ F4-4
DG5C.2	When you tried to scan your iris, how often did the system succeed at authenticating your Aadhaar number?	NEVER ..... 1 RARELY ..... 2 SOMETIMES ..... 3 USUALLY ..... 4 VERY OFTEN ..... 5 ALWAYS ..... 6 REFUSED [DO NOT READ] ..... -3 DON'T KNOW [DO NOT READ] ..... -2	
F4-4	CHECK DG5B.3: AT LEAST RARELY (DG5B.3>1)	YES ..... 1 NO ..... 2	→ DG6
DG5C.3	When you tried to use a one-time password from your mobile phone, how often did the system succeed at authenticating your Aadhaar number?	NEVER ..... 1 RARELY ..... 2 SOMETIMES ..... 3 USUALLY ..... 4 VERY OFTEN ..... 5 ALWAYS ..... 6 REFUSED [DO NOT READ] ..... -3 DON'T KNOW [DO NOT READ] ..... -2	

SECTION 4: HOUSEHOLD CHARACTERISTICS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
DG6	My next questions are about your household income.  What is your relationship to the household head? The household head is ____.	ME ..... 1 MY SPOUSE ..... 2 MY SON/DAUGHTER (INCLUDING IN-LAWS) ..... 3 MY FATHER/MOTHER (INCLUDING IN-LAWS) ..... 4 MY SISTER/BROTHER (INCLUDING IN-LAWS) ..... 5 MY GRANDCHILD ..... 6 MY GRANDFATHER/GRANDMOTHER ..... 7 MY OTHER RELATIVE ..... 8 MY NON-RELATIVE ..... 9 DK [DO NOT READ] ..... -2	
DL0	In your best estimate, how much of your household's income do you provide each month?	NONE ..... 1 A LITTLE ..... 2 ABOUT HALF ..... 3 MOST ..... 4 ALMOST ALL ..... 5 REF [DO NOT READ] ..... -3 DK [DO NOT READ] ..... -2	
DL1	In the past 12 months, what were you mainly doing for work?	WORKING FULL-TIME FOR A REGULAR SALARY ..... 1 WORKING PART-TIME FOR A REGULAR SALARY ..... 2 WORKING OCCASIONALLY, IRREGULAR PAY (WHENEVER WORK IS AVAILABLE) ..... 3 WORKING PER SEASONS (E.G. ONLY DURING THE HARVEST SEASON) ..... 4 SELF-EMPLOYED, WORKING FOR YOURSELF ..... 5 NOT WORKING BUT LOOKING FOR A JOB ..... 6 HOUSEWIFE OR STAY-AT-HOME HUSBAND DOING HOUSEHOLD CHORES ..... 7 FULL-TIME STUDENT ..... 8 NOT WORKING BECAUSE OF RETIREMENT ..... 9 NOT WORKING BECAUSE OF SICKNESS, DISABILITY, ETC. .... 10 OTHER ..... 96 DK [DO NOT READ] ..... -2	      → DL4.  → DL4. → DL4. → DL4. → DL4. → DL4. → DL4.

SECTION 4: HOUSEHOLD CHARACTERISTICS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
DL2	What is your primary job (i.e., the job where you spend most of your time)?	FARM OWNER ..... 1 FARM WORKER ..... 2 PUBLIC OR HEALTH SERVICE WORKER (NON-PROFESSIONAL) ..... 3 PROFESSIONAL (I.E., DOCTOR, TEACHER, NURSE) ..... 4 CLERK ..... 5 CARPENTER/MASON ..... 6 MECHANIC ..... 7 ELECTRICIAN ..... 8 CLEANER/ HOUSE HELP ..... 9 WAITER/COOK ..... 10 DRIVER, INCLUDING PUBLIC TRANSPORT (BODA-BODA, TAXIS, MATATU, BUS, ETC.) 11 TAILOR ..... 12 SECRETARY ..... 13 MANAGER ..... 14 WATCHMAN/SECURITY GUARD / CARETAKER ..... 15 MESSENGER ..... 16 POLICEMAN/POLICE RESERVE ..... 17 CONDUCTOR ..... 18 FACTORY EMPLOYEE ..... 19 SHOP OWNER ..... 20 SALESPERSON IN A STORE ..... 21 STREET VENDOR/HAWKER (SELLING GROCERIES, MAMA MBOGA) ..... 22 OTHER BUSINESS OWNER ..... 23 SALONIST ..... 24 MONEY LENDER ..... 25 LANDLORD/ LANDLADY ..... 26 MINER (GOLD, SAND, COAL, OIL, ETC.) .. 27 MILITARY ..... 28 OCCASIONAL WORKER WITH NO OCCUPATION ..... 29 SUPERVISORY LEVEL ..... 30 OFFICER/EXECUTIVE – JUNIOR ..... 31 OFFICER/EXECUTIVE - MIDDLE/SENIOR ..... 32 REF [DO NOT READ] ..... -3	

SECTION 4: HOUSEHOLD CHARACTERISTICS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES		SKIP
DL4.	Please tell me in which of the following ways you got money in the past 12 months:		YES NO	
	1) Selling products of agriculture or rearing livestock?	AGRICULTURAL PRODUCTS .....	1 2	
	2) Received assistance from the government?	GOVERNMENT ASSISTANCE .....	1 2	
	3) Received money from a relative, friend, or another person inside the country?	IN-COUNTRYIN-COUNTRY .....	1 2	
	4) Received money from a relative, friend, or another person sent from a foreign country?	FOREIGN COUNTRY .....	1 2	
	5) Ownership of a business, property, or assets?	BUSINESS/PROPERTY/ASSETS ..	1 2	
	6) Employment by the government?	GOVT. EMPLOYEE .....	1 2	
	7) Employment in a business with less 10 employees or less?	BUSINESS (LESS THAN 10) .....	1 2	
	8) Employment in a business with more than 10 employees?	BUSINESS (10 OR MORE) .....	1 2	
	9) Scholarship or stipend from the government or educational institution?	SCHOLARSHIP/STIPEND .....	1 2	
	10) Pension?	PENSION .....	1 2	
DL6	Does anyone in your household own a farm or farmland?	YES .....	1	→ DL11
		NO .....	2	
DL7	Do you work on the farm yourself?	YES .....	1	
		NO .....	2	

SECTION 4: HOUSEHOLD CHARACTERISTICS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
DL11	In the past 12 months, how many times did you move from one home to another?	<div> <div>TIMES .....</div> <div> <div></div> <div></div> </div> </div> DK [DO NOT READ] ..... -2	
DL12.1	In the past 12 months, did you receive LPG cooking gas subsidy?	YES ..... 1 NO ..... 2	
DL12.2	In the past 12 months, were you paid wages from the MNREGA employment guarantee scheme?	YES ..... 1 NO ..... 2	
DL12.3	In the past 12 months, did you receive assistance from the NSAP national social assistance scheme for any of the following conditions: old age, maternity, disability, death of breadwinner, food security, or other?	YES ..... 1 NO ..... 2	
DL12.4	In the past 12 months, did you receive food from the government's public distribution system (PDS) (e.g. ration card)?	YES ..... 1 NO ..... 2	
F5-1	CHECK DG5.1: HAS AADHAAR LETTER, CARD OR UNIQUE ID NUMBER?	YES ..... 1 NO ..... 2	→ DL14
F5-2	CHECK DL12.1: RECEIVED LPG COOKING GAS SUBSIDY?	YES ..... 1 NO ..... 2	→ F5-3
DL12A.1	Did you use your Aadhaar number to receive LPG cooking gas subsidy?	YES ..... 1 NO ..... 2	
F5-3	CHECK DL12.2: PAID WAGES FROM MNREGA?	YES ..... 1 NO ..... 2	→ F5-4
DL12A.2	Did you use your Aadhaar number to receive wages from the MNREGA employment guarantee scheme?	YES ..... 1 NO ..... 2	

SECTION 4: HOUSEHOLD CHARACTERISTICS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F5-4	CHECK DL12.3: RECEIVED ASSISTANCE FROM NSAP?	YES ..... 1 NO ..... 2	→ F5-5
DL12A.3	Did you use your Aadhaar number to receive assistance from the NSAP national social assistance scheme?	YES ..... 1 NO ..... 2	
F5-5	CHECK DL12.4: RECEIVED FOOD FROM PDS?	YES ..... 1 NO ..... 2	→ F5-6
DL12A.4	Did you use your Aadhaar number to receive food from the government's public distribution system (PDS)?	YES ..... 1 NO ..... 2	
F5-6	CHECK DL12.A.1: USED AADHAAR TO RECEIVE LPG COOKING GAS SUBSIDY?	YES ..... 1 NO ..... 2	→ F5-7
DL12B.1	When you received LPG cooking gas subsidy, were you able to authenticate your Aadhaar number by scanning your fingerprint or iris or by using a one-time password from a mobile phone?	YES ..... 1 NO ..... 2	

SECTION 4: HOUSEHOLD CHARACTERISTICS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F5-7	CHECK DL12A.2: USED AADHAAR TO RECEIVED WAGES FROM MNREGA?	YES ..... 1 NO ..... 2	→ F5-8
DL12B.2	When you received wages from the MNREGA employment guarantee scheme, were you able to authenticate your Aadhaar number by scanning your fingerprint or iris, or by using a one-time password from your mobile phone?	YES ..... 1 NO ..... 2	
F5-8	CHECK DL12A.3: USED AADHAAR TO RECEIVE ASSISTANCE FROM NSAP?	YES ..... 1 NO ..... 2	→ F5-9
DL12B.3	When you received assistance from the NSAP national social assistance scheme, were you able to authenticate your Aadhaar number by scanning your fingerprint or iris, or by using a one-time password from your mobile phone?	YES ..... 1 NO ..... 2	
F5-9	CHECK DL12A.4: USED AADHAAR TO RECEIVE FOOD FROM PDS?	YES ..... 1 NO ..... 2	→ DL14
DL12B.4	When you received food from the government's public distribution system (PDS), were you able to authenticate your Aadhaar number by scanning your fingerprint or iris, or by using a one-time password from your mobile phone?	YES ..... 1 NO ..... 2	

SECTION 5 : PROGRESS OUT OF POVERTY INDEX

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	
DL14	How many household members are there?	EIGHT OR MORE ..... 1 SEVEN ..... 2 SIX ..... 3 FIVE ..... 4 FOUR ..... 5 THREE ..... 6 TWO ..... 7 ONE ..... 8	
DL15	What is the general education level of the female head/spouse?	PRIMARY OR BELOW, OR NOT LITERATE ..... 1 MIDDLE ..... 2 SECONDARY OR HIGHER ..... 3 NO FEMALE HEAD/SPOUSE ..... 4	
DL16	Does the household possess a refrigerator?	NO ..... 1 YES ..... 2	
DL17	Does the household possess a stove/gas burner?	NO ..... 1 YES ..... 2	
DL18	Does the household possess a pressure cooker/pressure pan?	NO ..... 1 YES ..... 2	
DL19	Does the household possess a television?	NO ..... 1 YES ..... 2	
DL20	Does the household possess an electric fan?	NO ..... 1 YES ..... 2	
DL21	Does the household possess an almira/dressing table?	NO ..... 1 YES ..... 2	
DL22	Does the household possess a chair, stool, bench, or table?	NO ..... 1 YES ..... 2	
DL23	Does the household possess a motorcycle, scooter, motor car, or jeep?	NO ..... 1 YES ..... 2	



SECTION 5 : PROGRESS OUT OF POVERTY INDEX

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES
DL24	<p>Now I'm going to read several statements. Please tell me which one best describes your family's financial situation?</p> <p><b>SELECT ONLY ONE RESPONSE</b></p> <p>a) We don't have enough money for food.</p> <p>b) We have enough money for food, but buying clothes is difficult.</p> <p>c) We have enough money for food and clothes, and can save a bit, but not enough to buy expensive goods such as a TV set or a refrigerator.</p> <p>d) We can afford to buy certain expensive goods such as a TV set or a refrigerator.</p> <p>e) We can afford to buy whatever we want.</p>	<p>DON'T HAVE ENOUGH MONEY FOR FOOD ..... 1</p> <p>ENOUGH FOR FOOD, BUT CLOTHES IS DIFFICULT ..... 2</p> <p>ENOUGH FOR FOOD, CLOTHES, AND SAVE A BIT, NOT ENOUGH FOR EXPENSIVE GOODS ..... 3</p> <p>BUY CERTAIN EXPENSIVE GOODS .. 4</p> <p>CAN AFFORD WHATEVER THEY WANT 5</p>

SECTION 6. GENDER

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
GN1	My next questions are about spending decisions in your household. How involved or uninvolved are you typically in deciding how to spend your household's income?	VERY UNINVOLVED ..... 1 SOMWHAT UNINVOLVED ..... 2 NEITHER UNINVOLVED, NOR INVOLVED ..... 3 SOMEWHAT INVOLVED ..... 4 VERY INVOLVED ..... 5 REF [DO NOT READ] ..... -3 DK [DO NOT READ] ..... -2	
GN2	How involved or uninvolved are you typically in deciding how your household's income is spent on basic needs like food and clothing?	VERY UNINVOLVED ..... 1 SOMWHAT UNINVOLVED ..... 2 NEITHER UNINVOLVED, NOR INVOLVED ..... 3 SOMEWHAT INVOLVED ..... 4 VERY INVOLVED ..... 5 REF [DO NOT READ] ..... -3 DK [DO NOT READ] ..... -2	
GN3	How involved or uninvolved are you typically in deciding how your household's income is spent on other things beyond basic needs?	VERY UNINVOLVED ..... 1 SOMWHAT UNINVOLVED ..... 2 NEITHER UNINVOLVED, NOR INVOLVED ..... 3 SOMEWHAT INVOLVED ..... 4 VERY INVOLVED ..... 5 REF [DO NOT READ] ..... -3 DK [DO NOT READ] ..... -2	
GN4	If you were to speak your mind on a typical decision on how to spend your household's income, how much influence would you have on the final decision?	NONE ..... 1 A LITTLE ..... 2 A FAIR AMOUNT ..... 3 MOST ..... 4 ALMOST ALL ..... 5 REF [DO NOT READ] ..... -3 DK [DO NOT READ] ..... -2	

SECTION 6. GENDER

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
GN5	If you happened to disagree with a typical decision about how your household's income is spent, how likely would you be to voice disagreement?	VERY UNINVOLVED ..... 1 SOMEWHAT UNINVOLVED ..... 2 NEITHER UNINVOLVED, NOR INVOLVED ..... 3 SOMEWHAT INVOLVED ..... 4 VERY INVOLVED ..... 5 REF [DO NOT READ] ..... -3 DK [DO NOT READ] ..... -2	
GN6	Please tell me how much you agree or disagree with the following statements: You make the final decision on how household income is spent.	STRONGLY DISAGREE ..... 1 SOMEWHAT DISAGREE ..... 2 NEITHER DISAGREE, NOR AGREE ..... 3 SOMEWHAT AGREE ..... 4 STRONGLY AGREE ..... 5 REF [DO NOT READ] ..... -3 DK [DO NOT READ] ..... -2	
GN7	Please tell me how much you agree or disagree with the following statements: You make the final decision on how your money is spent or saved.	STRONGLY DISAGREE ..... 1 SOMEWHAT DISAGREE ..... 2 NEITHER DISAGREE, NOR AGREE ..... 3 SOMEWHAT AGREE ..... 4 STRONGLY AGREE ..... 5 REF [DO NOT READ] ..... -3 DK [DO NOT READ] ..... -2	
GN8	Please tell me how much you agree or disagree with the following statements: You trust financial service providers to keep your personal information private unless you allow it to be shared.	STRONGLY DISAGREE ..... 1 SOMEWHAT DISAGREE ..... 2 NEITHER DISAGREE, NOR AGREE ..... 3 SOMEWHAT AGREE ..... 4 STRONGLY AGREE ..... 5 REF [DO NOT READ] ..... -3 DK [DO NOT READ] ..... -2	

SECTION 7. FINANCIAL HEALTH

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
FH1	<p>Now I have some general questions about your financial situation. Please tell me how much you agree or disagree with the following statements:</p> <p>You have a plan for how your money will be used in the next few days.</p>	<p>STRONGLY DISAGREE ..... 1</p> <p>SOMEWHAT DISAGREE ..... 2</p> <p>NIETHER DISAGREE, NOR AGREE ..... 3</p> <p>SOMEWHAT AGREE .. ..... 4</p> <p>STRONGLY AGREE ..... 5</p>	
FH2	<p>You have goals for the next few months for what you want to achieve with your money.</p>	<p>STRONGLY DISAGREE ..... 1</p> <p>SOMEWHAT DISAGREE ..... 2</p> <p>NIETHER DISAGREE, NOR AGREE ..... 3</p> <p>SOMEWHAT AGREE .. ..... 4</p> <p>STRONGLY AGREE ..... 5</p>	
FH3	<p>You have enough money to pay for your living expenses.</p>	<p>STRONGLY DISAGREE ..... 1</p> <p>SOMEWHAT DISAGREE ..... 2</p> <p>NIETHER DISAGREE, NOR AGREE ..... 3</p> <p>SOMEWHAT AGREE .. ..... 4</p> <p>STRONGLY AGREE ..... 5</p>	
FH4	<p>You spend less money than you make each month.</p>	<p>STRONGLY DISAGREE ..... 1</p> <p>SOMEWHAT DISAGREE ..... 2</p> <p>NIETHER DISAGREE, NOR AGREE ..... 3</p> <p>SOMEWHAT AGREE .. ..... 4</p> <p>STRONGLY AGREE ..... 5</p>	
FH5	<p>You pay your bills on time and in full.</p>	<p>STRONGLY DISAGREE ..... 1</p> <p>SOMEWHAT DISAGREE ..... 2</p> <p>NIETHER DISAGREE, NOR AGREE ..... 3</p> <p>SOMEWHAT AGREE .. ..... 4</p> <p>STRONGLY AGREE ..... 5</p>	
FH6	<p>You have an emergency fund that is large enough to cover unplanned expenses.</p>	<p>STRONGLY DISAGREE ..... 1</p> <p>SOMEWHAT DISAGREE ..... 2</p> <p>NIETHER DISAGREE, NOR AGREE ..... 3</p> <p>SOMEWHAT AGREE .. ..... 4</p> <p>STRONGLY AGREE ..... 5</p>	
FH7	<p>You are confident that your income will grow in the future.</p>	<p>STRONGLY DISAGREE ..... 1</p> <p>SOMEWHAT DISAGREE ..... 2</p> <p>NIETHER DISAGREE, NOR AGREE ..... 3</p> <p>SOMEWHAT AGREE .. ..... 4</p> <p>STRONGLY AGREE ..... 5</p>	


SECTION 7. FINANCIAL HEALTH

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
FH8	You earn enough money to pay back debt and also pay for living expenses.	STRONGLY DISAGREE ..... 1 SOMEWHAT DISAGREE ..... 2 NIETHER DISAGREE, NOR AGREE ..... 3 SOMEWHAT AGREE .. ..... 4 STRONGLY AGREE ..... 5	
FH9	Friends and family rely on you to help with their finances.	STRONGLY DISAGREE ..... 1 SOMEWHAT DISAGREE ..... 2 NIETHER DISAGREE, NOR AGREE ..... 3 SOMEWHAT AGREE .. ..... 4 STRONGLY AGREE ..... 5	
FH10	You have savings or assets that will keep you financially secure in the future.	STRONGLY DISAGREE ..... 1 SOMEWHAT DISAGREE ..... 2 NIETHER DISAGREE, NOR AGREE ..... 3 SOMEWHAT AGREE .. ..... 4 STRONGLY AGREE ..... 5	
FH11	You have the skills and knowledge to manage your finances well.	STRONGLY DISAGREE ..... 1 SOMEWHAT DISAGREE ..... 2 NIETHER DISAGREE, NOR AGREE ..... 3 SOMEWHAT AGREE .. ..... 4 STRONGLY AGREE ..... 5	
FH12	Now, imagine that you have a medical emergency and you need to pay 6,000 rupees. How easy or difficult would it be for you to get the 6,000 rupees within the next month?	VERY DIFFICULT ..... 1 SOMEWHAT DIFFICULT ..... 2 NEITHER DIFFICULT, NOR EASY ..... 3 SOMEWHAT EASY ..... 4 VERY EASY ..... 5 DK [DO NOT READ] ..... -2	

SECTION 8. FINANCIAL LITERACY

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
FL12	<p>My next questions are about counting money.</p> <p>Imagine you have 2,000 Rs. Somebody gave you 200 Rs more. How much total money will you have? [DO NOT READ ANSWERS]</p>	<p>2,200 Rs ..... 1</p> <p>ANY OTHER ANSWER ..... 2</p> <p>DK [DO NOT READ] ..... -2</p>	
FL13	<p>Imagine you have 1,000 Rs and you have to divide it among 5 people. How much money will each person receive if you divide it equally? [DO NOT READ ANSWERS]</p>	<p>200 Rs ..... 1</p> <p>ANY OTHER ANSWER ..... 2</p> <p>DON'T KNOW ..... -2</p>	
FL14	<p>Is it safer to put your money into one business or investment, or to put your money into multiple businesses or investments?</p>	<p>ONE BUSINESS OR INVESTMENT ..... 1</p> <p>MULTIPLE BUSINESSES OR INVESTMENTS ..... 2</p> <p>DK [DO NOT READ] ..... -2</p>	
FL15	<p>Suppose over the next 10 years the prices of the things you buy double. If your income also doubles, will you be able to buy less than you can buy today, the same as you can buy today, or more than you can buy today?</p>	<p>LESS ..... 1</p> <p>THE SAME ..... 2</p> <p>MORE ..... 3</p> <p>DK [DO NOT READ] ..... -2</p>	
FL16	<p>Suppose you need to borrow 100 Rs. Which is the lower amount to pay back: 105 Rs or 100 Rs plus 3 percent?</p>	<p>105 Rs ..... 1</p> <p>100 Rs PLUS 3 PERCENT ..... 2</p> <p>DK [DO NOT READ] ..... -2</p>	

SECTION 8. FINANCIAL LITERACY

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
FL17	Suppose you put money in the bank for two years and the bank agrees to add 15 percent per year to your account. Will the bank add more money to your account the second year than it did the first year, or will it add the same amount of money both years?	THE SAME ..... 1 MORE ..... 2 DON'T KNOW ..... -2	
FL18	Suppose you had 100 Rs. in a savings account and the bank adds 10 percent per year to the account. How much money would you have in the account after five years if you did not remove any money from the account?	EXACTLY 150 Rs ..... 1 MORE THAN 150 Rs ..... 2 LESS THAN 150 Rs ..... 3 DK [DO NOT READ] ..... -2	
FL19	Please look at the screen and select the number of dots shown in the picture. [TURN THE SCREEN TO THE RESPONDENT AND ALLOW THE RESPONDENT TO SELECT THE ANSWER.] <div style="text-align: center;">  </div>	5 ..... 1 3 ..... 2 7 ..... 3 2 ..... 4 9 ..... 5 4 ..... 6 DK [DO NOT READ] ..... -2	
FL20	[READ OUT 1080 rupees] Please identify the sum of money I just read by selecting your answer. [ADVANCE TO THE NEXT SCREEN. TURN THE SCREEN TO THE RESPONDENT AND ALLOW THE RESPONDENT TO SELECT THE ANSWER.]	1080 Rs. .... 1 10800 Rs. .... 2 1008 Rs. .... 3 80010 Rs. .... 4 8100 Rs. .... 5 DK [DO NOT READ] ..... -2	
FL21	If you saved 200 rs per month, how many rupees would you have after three months? [DO NOT READ ANSWERS]	600 ..... 1 OTHER NUMBER ..... 2 DK [DO NOT READ] ..... -2	

SECTION 9-11: MOBILE TECHNOLOGY

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES					SKIP
MT2	My next questions are about mobile phones and technology.  Do you personally own a mobile phone?	YES .....	1				
		NO .....	2				→ MT7
MT2A.	Do you own a (TYPE)?			YES	NO		
	1) Basic phone (only allows calling, messaging, and saving phone numbers)	BASIC .....	1		2		
	2) Feature phone (has a camera, radio)	FEATURE .....	1		2		
	3) Smartphone (has a touch screen, apps)	SMARTPHONE .....	1		2		
MT2B	How often do you share your mobile phone or allow it to be used by other people?	NEVER .....	1				
		RARELY .....	2				
		A FEW TIMES A MONTH .....	3				
		A FEW TIMES A WEEK .....	4				
		EVERY DAY .....	5				
MT6	How often do you have a problem:	NEVER	RARELY	SOMETIMES	OFTEN	ALMOST ALWAYS	
	B) Charging your phone because of a lack of electrical power?	1	2	3	4	5	
	C) Using your phone because of a network failure?	1	2	3	4	5	
	D) Using your phone because there is no network coverage?	1	2	3	4	5	
	E) Using your phone because you cannot buy more airtime?	1	2	3	4	5	



SECTION 9-11: MOBILE TECHNOLOGY

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
MTGN	Please tell me how much you agree or disagree with the following statement on how your phone is used: I make the final decision on how my phone is used.	STRONGLY DISAGREE ..... 1 SOMEWHAT DISAGREE ..... 2 NEITHER DISAGREE, NOR AGREE ..... 3 SOMEWHAT AGREE ..... 4 STRONGLY AGREE ..... 5 REF [DO NOT READ] ..... -3 DK [DO NOT READ] ..... -2	
MT7	Do you use a mobile phone that belongs to someone else or is shared?	YES ..... 1 NO ..... 2	
F9-1	CHECK: MT2=1 OR MT7=1?	YES ..... 1 NO ..... 2	→ F9-2
MT8	Do you use mobile data, or only voice and text?	DATA ..... 1 ONLY VOICE AND TEXT ..... 2 DK [DO NOT READ] ..... -2	
F9-2	CHECK: MT2: Owns a mobile phone	YES ..... 1 NO ..... 2	→ MT12.
MT9.	Now I will read a list of reasons why some people do not own mobile phones. For each one that I read, please tell me whether or not it is a reason why you do not own a phone?		
		YES NO	
1)	Lack of money to buy a mobile phone	LACK OF MONEY ..... 1	2
2)	No need for a mobile phone	NO NEED .. ..... 1	2
3)	My mobile phone was lost, broken, or stopped working	LOST/BROKEN/NOT WORKING ..... 1	2
4)	My family members do not want me to have a mobile phone.	FAMILY DOESN'T WANT ..... 1	2
5)	There is no mobile phone network where I live.	NO PHONE NETWORK ..... 1	2

SECTION 9-11: MOBILE TECHNOLOGY

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES		SKIP
MT12.	Do you have an active/working SIM card with the following providers:		YES	NO
	1) Aircel?	AIRCEL .....	1	2
	2) Bharti Airtel?	BHARTI .....	1	2
	3) BSNL Mobile?	BSNL .....	1	2
	4) MTNL?	MTNL .....	1	2
	5) Idea Cellular?	IDEA .....	1	2
	6) Reliance Jio?	RELIANCE JIO .....	1	2
	7) MTS India?	MTS .....	1	2
	8) Reliance Telecom?	RELIANCE TELECOM .....	1	2
	9) Tata DoCoMo (Tata Teleservices)?	TATA DOCOMO .....	1	2
	10) Tata Indicom (Tata Teleservices)?	TATA INDICOM .....	1	2
	11) Telenor India?	TELENOR .....	1	2
	12) Videocon Telecom?	VIDECON .....	1	2
	13) Vodafone?	VODAFONE .....	1	2
	14) Any other provider that I did not mention?	OTHER .....	1	2
MT15	Do you use a SIM card that belongs to somebody else?	YES .....	1	
		NO .....	2	
		REF [DO NOT READ] .....	-3	

SECTION 9-11: MOBILE TECHNOLOGY

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES							SKIP
MT17.	When was the last time you used a mobile phone to do the following:	TO- DAY	PAST 7 DAYS	PAST 30 DAYS	PAST 90 DAYS	BETWEEN 90 DAYS AND 1 YEAR	MORE THAN 1 YEAR	NEVER	
	1) Call someone?	1	2	3	4	5	6	7	
	2) Receive a call from someone?	1	2	3	4	5	6	7	
	3) Send or receive a text message?	1	2	3	4	5	6	7	
	4) Search the internet?	1	2	3	4	5	6	7	
	5) Download music, video or games?	1	2	3	4	5	6	7	
	6) Make a financial transaction such as send or receive money, or make a payment, or a bank transaction?	1	2	3	4	5	6	7	
	7) Use Facebook, WhatsApp, Twitter, Instagram or another social networking application?	1	2	3	4	5	6	7	
	8) Take a picture?	1	2	3	4	5	6	7	
	9) Download an application?	1	2	3	4	5	6	7	
MT18A.	How much ability do you have to perform the following activity with a mobile phone:	NO ABILITY	LITTLE ABILITY	SOME ABILITY	COMPLETE ABILITY	DK [DO NOT READ]			
	1) Make and receive calls?	1	2	3	4	-2			
	2) Navigate the menu on the phone?	1	2	3	4	-2			
	3) Send and receive messages?	1	2	3	4	-2			
	4) Search the internet?	1	2	3	4	-2			
	5) Make a financial transaction such as send or receive money, or make a payment, or a bank transaction?	1	2	3	4	-2			
	6) Download an application?	1	2	3	4	-2			

SECTION 12. FINANCIAL INSTITUTIONS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
FN1.1	My next questions are about different financial institutions and providers of financial services. These financial service providers include banks, the India Post Office Bank, payments banks, mobile money services, microfinance institutions (MFIs), self-help groups, and other ways that you might get financial services.  Have you ever used a bank?	YES ..... 1 NO ..... 2	
FN1.2	Do you have a bank account that is registered in your name?	YES ..... 1 NO ..... 2	
FN1.3	Do you have a bank account that is registered jointly in your name and someone else's name?	YES ..... 1 NO ..... 2	
F10-1	CHECK: FN1.2=1 OR FN1.3=1?	YES ..... 1 NO ..... 2	→FN1.13
FN1.4	Was this account registered under a scheme such as Pradhan Mantri Jan-Dhan Yojana (PMJDY)	YES ..... 1 NO ..... 2 DK [DO NOT READ] ..... -2	
FN1.5	Do you have a savings account with a bank?	YES ..... 1 NO ..... 2	
FN1.6	When was the last time you used your bank account?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	

SECTION 12. FINANCIAL INSTITUTIONS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES			SKIP
FN1.	Does your bank offer the following services:	YES	NO	DK [DO NOT READ]	
	7) Savings?	SAVINGS	1	2	-2
	8) Loans?	LOANS	1	2	-2
	9) Insurance?	INSURANCE	1	2	-2
	10) Investments?	INVESTMENTS	1	2	-2
	11) A mobile phone application or website?	APP/WEBSITE	1	2	-2
	12) A Rupay card, ATM card, or another card that you can use to buy things or get cash from a machine?	RUPAY	1	2	-2
FN1.13	Do you have a Rupay, debit, or ATM card?	YES .....	1		
		NO .....	2		
F10-2	CHECK: FN1.2=1 OR FN1.3=1?	YES .....	1		→ FN1.15
		NO .....	2		
FN1.14	Does your bank offer the following services? A credit card that you can use to buy something now and pay later	YES .....	1		
		NO .....	2		
		DK [DO NOT READ] .....	-2		
FN1.15	Do you have a credit card?	YES .....	1		
		NO .....	2		
F10-3	CHECK: FN1.2=1 OR FN1.3=1?	YES .....	1		→ FN2.1
		NO .....	2		
FN1.16	Does your bank offer the following services? Money transfers to and from the account without using cash (e.g., receive salary or government benefits, direct deposit, automatic payments or withdrawals, transfers to or from another bank)	YES .....	1		
		NO .....	2		
		DK [DO NOT READ] .....	-2		

SECTION 12. FINANCIAL INSTITUTIONS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
FGN1	Please tell me how much you agree or disagree with the following statement on how your bank account is used: You make the final decision on how your bank account is used.	STRONGLY DISAGREE ..... 1 SOMEWHAT DISAGREE ..... 2 NEITHER DISAGREE, NOR AGREE ..... 3 SOMEWHAT AGREE ..... 4 STRONGLY AGREE ..... 5 REF [DO NOT READ] ..... -3 DK [DO NOT READ] ..... -2	
FN2.1	Have you ever used a post office bank?	YES ..... 1 NO ..... 2	
FN2.2	Do you have a post office bank account that is registered in your name or jointly in your name and someone else's name?	YES ..... 1 NO ..... 2	→ PB0
FN2.3	When was the last time you used your post office bank account?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	
PB0	A payments bank offers savings, payments, and other financial services. Did you know about payments banks before now?	YES ..... 1 NO ..... 2	

SECTION 12. FINANCIAL INSTITUTIONS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES		SKIP
PB1.	A payments bank offers savings, payments, and other financial services. Have you ever heard about the following payments banks:			
			YES NO	
	1) Airtel Payments Bank?	AIRTEL .....	1 2	
	2) PayTM Payments Bank?	PAYTM .....	1 2	
	3) India Post Payments Bank?	INDIA POST .....	1 2	
	4) Fino Payments Bank?	FINO .....	1 2	
	5) Aditya Birla Idea Payments Bank?	ADITYA .....	1 2	
	6) Jio Payments Bank?	JIO .....	1 2	
	7) A different payments bank not on my list?	OTHER .....	1 2	
F10-4	CHECK PB1.1-PB1.7: ANY "YES"?	YES .....	1	
		NO .....	2	→ F10-5
FN3.1	Have you ever used a payments bank?	YES .....	1	
		NO .....	2	→ FN3.2
F10-5	CHECK PB1.1: HAS HEARD OF AIRTEL PAYMENTS BANK?	YES .....	1	
		NO .....	2	→ F10-6
PB2.1	Which of the payments banks have you used? Airtel Payments Bank?	YES .....	1	
		NO .....	2	
F10-6	CHECK PB1.2: HAS HEARD OF PAYTM PAYMENTS BANK?	YES .....	1	
		NO .....	2	→ F10-7
PB2.2	Which of the payments banks have you used? PayTM Payments Bank?	YES .....	1	
		NO .....	2	
F10-7	CHECK PB1.3: HAS HEARD OF INDIA POST PAYMENTS BANK?	YES .....	1	
		NO .....	2	→ F10-8
PB2.3	Which of the payments banks have you used? India Post Payments Bank?	YES .....	1	
		NO .....	2	

SECTION 12. FINANCIAL INSTITUTIONS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES		SKIP
F10-8	CHECK PB1.4: HAS HEARD OF FINO PAYMENTS BANK?	YES ..... 1 NO ..... 2		→ F10-9
PB2.4	Which of the payments banks have you used? Fino Payments Bank?	YES ..... 1 NO ..... 2		
F10-9	CHECK PB1.5: HAS HEARD OF ADITYABIRLA IDEA PAYMENTS BANK?	YES ..... 1 NO ..... 2		→ F10-10
PB2.5	Which of the payments banks have you used? Aditya Birla Idea Payments Bank?	YES ..... 1 NO ..... 2		
F10-10	CHECK PB1.6: HAS HEARD OF JIO PAYMENTS BANK?	YES ..... 1 NO ..... 2		→ F10-11
PB2.6	Which of the payments banks have you used? Jio Payments Bank?	YES ..... 1 NO ..... 2		
F10-11	CHECK PB1.1-PB1.7: ANY "YES"?	YES ..... 1 NO ..... 2		→ F10-12
FN3.2	Do you have a payments bank account that is registered in your name or jointly in your name and someone else's name?	YES ..... 1 NO ..... 2		→ MM1.
F10-12	CHECK PB1.1: HAS HEARD OF AIRTEL PAYMENTS BANK?	YES ..... 1 NO ..... 2		→ F10-13
PB3.1	Do you have an account registered in your name with Airtel Payments Bank?	YES ..... 1 NO ..... 2		
F10-13	CHECK PB1.2: HAS HEARD OF PAYTM PAYMENTS BANK?	YES ..... 1 NO ..... 2		→ F10-14
PB3.2	Do you have an account registered in your name with PayTM Payments Bank?	YES ..... 1 NO ..... 2		



SECTION 12. FINANCIAL INSTITUTIONS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F10-14	CHECK PB1.3: HAS HEARD OF INDIA POST PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F10-15
PB3.3	Do you have an account registered in your name with India Post Payments Bank?	YES ..... 1 NO ..... 2	
F10-15	CHECK PB1.4: HAS HEARD OF FINO PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F10-16
PB3.4	Do you have an account registered in your name with Fino Payments Bank?	YES ..... 1 NO ..... 2	
F10-16	CHECK PB1.5: HAS HEARD OF ADITYABIRLA IDEA PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F10-17
PB3.5	Do you have an account registered in your name with Aditya Birla Idea Payments Bank?	YES ..... 1 NO ..... 2	
F10-17	CHECK PB1.6: HAS HEARD OF JIO PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F10-18
PB3.6	Do you have an account registered in your name with Jio Payments Bank?	YES ..... 1 NO ..... 2	
F10-18	CHECK PB3.1: HAS ACCOUNT REGISTERED IN THEIR NAME WITH AIRTEL PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F10-19
FN3.3.1	When was the last time you used your Airtel Payments Bank account?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	

SECTION 12. FINANCIAL INSTITUTIONS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F10-19	CHECK PB3.2: HAS ACCOUNT REGISTERED IN THEIR NAME WITH PAYTM PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F10-20
FN3.3.2	When was the last time you used your PayTM Payments Bank account?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	
F10-20	CHECK PB3.3: HAS ACCOUNT REGISTERED IN THEIR NAME WITH INDIA POST PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F10-21
FN3.3.3	When was the last time you used your India Post Payments Bank account?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	
F10-21	CHECK PB3.4: HAS ACCOUNT REGISTERED IN THEIR NAME WITH FINO PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F10-22
FN3.3.4	When was the last time you used your Fino Payments Bank account?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	
F10-22	CHECK PB3.5: HAS ACCOUNT REGISTERED IN THEIR NAME WITH ADITYA BIRLA IDEA PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F10-23
FN3.3.5	When was the last time you used your Aditya Birla Idea Payments Bank account?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	

SECTION 12. FINANCIAL INSTITUTIONS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F10-23	CHECK PB3.6: HAS ACCOUNT REGISTERED IN THEIR NAME WITH JIO PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F10-24
FN3.3.6	When was the last time you used your Jio Payments Bank account?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	
F10-24	CHECK PB3.1-PB3.6: ANY "YES"?	YES ..... 1 NO ..... 2	→ MM0.
FN3.3.7	When was the last time you used your payments bank account?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	
MM0	A mobile money service allows a mobile phone to be used to send and receive money, make payments or other financial activities without the need for a bank account. Did you know about mobile money before now?	YES ..... 1 NO ..... 2	
MM1.	Have you ever heard about the following mobile money service providers?		
		YES NO	
	1) Vodafone M-Pesa	VODAFONE ..... 1 2	
	2) Airtel Money	AIRTEL ..... 1 2	
	3) A different provider not on my list	OTHER ..... 1 2	
F10-25	CHECK MM1.1-MM1.3: ANY "YES"?	YES ..... 1 NO ..... 2	→ F10-26
FN4.1	Have you ever used a mobile money service?	YES ..... 1 NO ..... 2	→ FN4.2

SECTION 12. FINANCIAL INSTITUTIONS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F10-26	CHECK MM1.1: HAS HEARD OF VODAFONE M-PESA?	YES ..... 1 NO ..... 2	→ F10-27
MM2.1	Which of the mobile money service providers have you used? Vodafone M-Pesa	YES ..... 1 NO ..... 2	
F10-27	CHECK MM1.2: HAS HEARD OF AIRTEL MONEY?	YES ..... 1 NO ..... 2	→ F10-28
MM2.2	Which of the mobile money service providers have you used? Airtel Money	YES ..... 1 NO ..... 2	
F10-28	CHECK MM1.1-MM1.3: ANY "YES"?	YES ..... 1 NO ..... 2	→ F10-29
FN4.2	Do you have a mobile money account that is registered in your name or jointly in your name and someone else's name?	YES ..... 1 NO ..... 2	→ FN5.1
F10-29	CHECK MM1.1: HAS HEARD OF VODAFONE M-PESA?	YES ..... 1 NO ..... 2	→ F10-30
MM3.1	Do you have an account with Vodafone M-Pesa?	YES ..... 1 NO ..... 2	
F10-30	CHECK MM1.2: HAS HEARD OF AIRTEL MONEY?	YES ..... 1 NO ..... 2	→ F10-31
MM3.2	Do you have an account with Airtel Money?	YES ..... 1 NO ..... 2	

SECTION 12. FINANCIAL INSTITUTIONS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F10-31	CHECK MM3.1: HAS AN ACCOUNT WITH VODAFONE M-PESA?	YES ..... 1 NO ..... 2	→ F10-32
FN4.3.1	When was the last time you used your account with Vodafone M-Pesa?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	
F10-32	CHECK MM3.2: HAS AN ACCOUNT WITH AIRTEL MONEY?	YES ..... 1 NO ..... 2	→ F10-33
FN4.3.2	When was the last time you used your account with Airtel Money?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	
F10-33	CHECK MM3.1-MM3.2: ANY "YES"?	YES ..... 1 NO ..... 2	→ FN5.1
FN4.3.3	When was the last time you used your mobile money account?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	
FN5.1	Microfinance institutions provide regular people and groups with small loans to help them meet their goals. Have you ever used a microfinance institution (MFI)?	YES ..... 1 NO ..... 2	

SECTION 12. FINANCIAL INSTITUTIONS

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
FN5.2	Do you have an account or membership with a microfinance institution (MFI)?	YES ..... 1 NO ..... 2	→FN6.1
FN5.3	When was the last time you saved, borrowed, paid money to, received money from, or did any other financial transaction with your microfinance institution (MFI)?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	
FGN2	Please tell me how much you agree or disagree with the following statement on how your microfinance institution (MFI) account is used: You make the final decision on how your account is used.	STRONGLY DISAGREE ..... 1 SOMEWHAT DISAGREE ..... 2 NEITHER DISAGREE, NOR AGREE ..... 3 SOMEWHAT AGREE ..... 4 STRONGLY AGREE ..... 5 REF [DO NOT READ] ..... -3 DK [DO NOT READ] ..... -2	
FN6.1	Self-help groups and cooperatives help their members save, invest or borrow money. Have you ever participated in a self-help group or cooperative?	YES ..... 1 NO ..... 2	
FN6.2	Are you currently a member of a self-help group or cooperative?	YES ..... 1 NO ..... 2	→UP1.
FN6.3	Does your self-help group or cooperative have a bank account?	YES ..... 1 NO ..... 2 DK [DO NOT READ] ..... -2	
FN6.4	When was the last time you saved, invested, received money, or participated in any other financial activity with your self-help group or cooperative ?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	

SECTION 13. UNIFIED PAYMENTS INTERFACE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES		SKIP
UP1.	<p>Now I have some questions about technology and payments. By a payment I mean giving, sending or receiving any amount of money to or from someone else, including friends, family and other people or institutions. Payment also means paying for things or services. Please think of all the ways that you use money when you answer the following questions.</p> <p>Some smartphone apps can be linked to a bank or other financial account and used for payments. Have you ever heard about the following smartphone payments apps?</p>			

SECTION 13. UNIFIED PAYMENTS INTERFACE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
UP2.2	A QR code is a type of picture that is displayed in a shop or other location where people make payments. Have you ever made a payment by using mobile phone to scan a QR code?  <b>TURN PHONE SCREEN TO RESPONDENT TO SHOW EXAMPLE QR CODE.</b>	YES ..... 1 NO ..... 2	
F11-2	CHECK UP1.1-UP1.8: ANY "YES"?	YES ..... 1 NO ..... 2	→UP2.4
UP2.3	Have you ever made or received a payment using a smartphone app?	YES ..... 1 NO ..... 2	
UP2.4	Have you ever made or received a payment using the *99# menu on a mobile phone?	YES ..... 1 NO ..... 2	
F11-3	CHECK DG5.1: HAS AADHAAR LETTER, CARD OR UNIQUE ID NUMBER	YES ..... 1 NO ..... 2	→UP2.6
UP2.5	Have you ever made or received a payment using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	YES ..... 1 NO ..... 2	
UP2.6	Have you ever made a payment using a Rupay, debit or credit card?	YES ..... 1 NO ..... 2	
UP2.7	Have you ever used a card to get cash from a machine or ATM?	YES ..... 1 NO ..... 2	
F11-4	CHECK UP2.1: MADE/RECEIVED PAYMENT USING MOBILE PHONE?	YES ..... 1 NO ..... 2	→F11-5
UP3.1	When was the last time you used a mobile phone to make or receive a payment?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F11-5	CHECK UP2.2: MADE A PAYMENT USING A QR CODE?	YES ..... 1 NO ..... 2	→F11-6
UP3.2	When was the last time you used a QR code to make a payment?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	



SECTION 13. UNIFIED PAYMENTS INTERFACE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F11-6	CHECK UP2.3: MADE A PAYMENT USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→F11-7
UP3.3	When was the last time you used a smartphone app to make or receive a payment?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F11-7	CHECK UP2.4: MADE A PAYMENT USING *99# MENU?	YES ..... 1 NO ..... 2	→F11-8
UP3.4	When was the last time you used the *99# menu on a mobile phone to make or receive a payment?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F11-8	CHECK UP2.5: MADE A PAYMENT USING AADHAAR NUMBER?	YES ..... 1 NO ..... 2	→F11-9
UP3.5	When was the last time you used your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone to make or receive a payment?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F11-9	CHECK UP2.6: MADE A PAYMENT USING RUPAR, DEBIT, OR CREDIT CARD?	YES ..... 1 NO ..... 2	→F11-10
UP3.6	When was the last time you used a Rupay, debit or credit card to make a payment?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 13. UNIFIED PAYMENTS INTERFACE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F11-10	CHECK UP2.7: USED CARD TO GET CASH FROM A MACHINE OR ATM?	YES ..... 1 NO ..... 2	→F11-11
UP3.7	When was the last time you used a card to take cash from a machine or ATM?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F11-11	CHECK UP2.3: MADE A PAYMENT USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→F12-1
F11-12	CHECK UP1.1: HEARD OF BHIM?	YES ..... 1 NO ..... 2	→F11-13
UP4.1	Have you ever used the following smartphone payments apps? BHIM	YES ..... 1 NO ..... 2	
F11-13	CHECK UP1.2: HEARD OF PAYTM?	YES ..... 1 NO ..... 2	→F11-14
UP4.2	Have you ever used the following smartphone payments apps? PayTM	YES ..... 1 NO ..... 2	
F11-14	CHECK UP1.3: HEARD OF PHONEPE?	YES ..... 1 NO ..... 2	→F11-15
UP4.3	Have you ever used the following smartphone payments apps? PhonePe	YES ..... 1 NO ..... 2	
F11-15	CHECK UP1.4: HEARD OF GOOGLE TEZ?	YES ..... 1 NO ..... 2	→F11-16
UP4.4	Have you ever used the following smartphone payments apps? Google Tez	YES ..... 1 NO ..... 2	
F11-16	CHECK 1.5: HEARD OF ICICI POCKETS?	YES ..... 1 NO ..... 2	→F11-17
UP4.5	Have you ever used the following smartphone payments apps? ICICI Pockets	YES ..... 1 NO ..... 2	
F11-17	CHECK UP1.6: HEARD OF OLA MONEY?	YES ..... 1 NO ..... 2	→F11-18
UP4.6	Have you ever used the following smartphone payments apps? Ola Money	YES ..... 1 NO ..... 2	
F11-18	CHECK UP1.7: HEARD OF ZIPCASH?	YES ..... 1 NO ..... 2	→F11-19
UP4.7	Have you ever used the following smartphone payments apps? ZipCash	YES ..... 1 NO ..... 2	

SECTION 13. UNIFIED PAYMENTS INTERFACE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F11-19	CHECK UP4.1: EVER USED BHIM?	YES ..... 1 NO ..... 2	→F11-20
UP5.1	When was the last time you used BHIM?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F11-20	CHECK UP4.2: EVER USED PAYTM?	YES ..... 1 NO ..... 2	→F11-21
UP5.2	When was the last time you used PayTM?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F11-21	CHECK UP4.3: EVER USED PHONEPE?	YES ..... 1 NO ..... 2	→F11-22
UP5.3	When was the last time you used PhonePe?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F11-22	CHECK UP4.4: EVER USED GOOGLE TEZ?	YES ..... 1 NO ..... 2	→F11-23
UP5.4	When was the last time you used Google Tez?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F11-23	CHECK UP4.5: EVER USED ICICI POCKETS?	YES ..... 1 NO ..... 2	→F11-24
UP5.5	When was the last time you used ICICI Pockets?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F11-24	CHECK UP4.6: EVER USED OLA MONEY?	YES ..... 1 NO ..... 2	→F11-25
UP5.6	When was the last time you used Ola Money?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F11-25	CHECK UP4.7: EVER USED ZIPCASH?	YES ..... 1 NO ..... 2	→F12-1
UP5.7	When was the last time you used ZipCash?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 14. EXPERIENCE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F12-1	CHECK UP2.1: MADE/RECEIVED PAYMENT USING MOBILE PHONE?	YES ..... 1 NO ..... 2	→F12-2
UP6	My next questions are about your experience using a mobile phone for payments. How easy or difficult is it for you to perform the action without assistance from anyone when using a mobile phone to make a payment:  Open a menu of services?	VERY DIFFICULT ..... 1 SOMEWHAT DIFFICULT ..... 2 NEITHER DIFFICULT, NOR EASY ..... 3 SOMEWHAT EASY ..... 4 VERY EASY ..... 5 DK [DO NOT READ] ..... -2	
UP7	Find a particular menu option (e.g., an option for a money transfer)?	VERY DIFFICULT ..... 1 SOMEWHAT DIFFICULT ..... 2 NEITHER DIFFICULT, NOR EASY ..... 3 SOMEWHAT EASY ..... 4 VERY EASY ..... 5 DK [DO NOT READ] ..... -2	
UP8	Initiate a transaction?	VERY DIFFICULT ..... 1 SOMEWHAT DIFFICULT ..... 2 NEITHER DIFFICULT, NOR EASY ..... 3 SOMEWHAT EASY ..... 4 VERY EASY ..... 5 DK [DO NOT READ] ..... -2	
UP9	Complete a transaction?	VERY DIFFICULT ..... 1 SOMEWHAT DIFFICULT ..... 2 NEITHER DIFFICULT, NOR EASY ..... 3 SOMEWHAT EASY ..... 4 VERY EASY ..... 5 DK [DO NOT READ] ..... -2	
UP10	Correct an error in the payment amount?	VERY DIFFICULT ..... 1 SOMEWHAT DIFFICULT ..... 2 NEITHER DIFFICULT, NOR EASY ..... 3 SOMEWHAT EASY ..... 4 VERY EASY ..... 5 DK [DO NOT READ] ..... -2	
UP11	Reverse or cancel a transaction?	VERY DIFFICULT ..... 1 SOMEWHAT DIFFICULT ..... 2 NEITHER DIFFICULT, NOR EASY ..... 3 SOMEWHAT EASY ..... 4 VERY EASY ..... 5 DK [DO NOT READ] ..... -2	
UP	Now I'm going to read a list of problems that some people encounter when using a mobile phone to make a payment. For each one that I mention, please tell me how often you experience this problem:	<div> <div>NEVER</div> <div>SOME-TIMES</div> <div>OFTEN</div> <div>ALMOST ALWAYS</div> </div> 12) Unclear transaction charges or fees?      1      2      3      4 13) Inability to get cash for the payment?      1      2      3      4 14) Difficulty contacting customer care?      1      2      3      4 15) Sent money to the wrong person?      1      2      3      4 16) You feel at risk of losing money?      1      2      3      4	

SECTION 14. EXPERIENCE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES					SKIP
F12-2	CHECK FN4.1: EVER USED A MOBILE MONEY SERVICE?	YES .....	1				→F12-3
		NO .....	2				
MA0	My next questions are about your experience using mobile money services. Have you ever used the services of a mobile money agent?	YES .....	1				→F12-3
		NO .....	2				
MA	How often have you experienced any of the following issues with a mobile money agent:						
		NEVER	ONCE OR TWICE	SOME- TIMES	OFTEN	ALMOST ALWAYS	
	1) Agent was absent?	1	2	3	4	5	
	2) Agent provided poor service?	1	2	3	4	5	
	3) Agent did not have enough money to complete the transaction?	1	2	3	4	5	
	4) Agent did not know how to perform the transaction?	1	2	3	4	5	
	5) Agent overcharged for the transaction?	1	2	3	4	5	
	6) Agent did not give all the cash that was owed?	1	2	3	4	5	
	7) Agent system or mobile network was down?	1	2	3	4	5	
	8) Agent was dismissive of women?	1	2	3	4	5	
	9) Agent's place was not secure/there were suspicious people at agent's place?	1	2	3	4	5	
	10) Agent shared your personal/account information with other people without your knowledge/permission?	1	2	3	4	5	
F12-3	CHECK FN3.1: EVER USED A PAYMENTS BANK?	YES .....	1				→F12-4
		NO .....	2				
PA0	My next questions are about your experience using payments bank services. Have you ever used the services of a payments bank agent?	YES .....	1				→F12-4
		NO .....	2				

SECTION 14. EXPERIENCE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES					SKIP
PA	How often have you experienced any of the following issues with a payments bank agent:	NEVER	ONCE OR TWICE	SOME- TIMES	OFTEN	ALMOST ALWAYS	
	1) Agent was absent?	1	2	3	4	5	
	2) Agent provided poor service?	1	2	3	4	5	
	3) Agent did not have enough money to complete the transaction?	1	2	3	4	5	
	4) Agent did not know how to perform the transaction?	1	2	3	4	5	
	5) Agent overcharged for the transaction?	1	2	3	4	5	
	6) Agent did not give all the cash that was owed?	1	2	3	4	5	
	7) Agent system or mobile network was down?	1	2	3	4	5	
	8) Agent was dismissive of women?	1	2	3	4	5	
	9) Agent's place was not secure/there were suspicious people at agent's place?	1	2	3	4	5	
	10) Agent shared your personal/account information with other people without your knowledge/permission?	1	2	3	4	5	

SECTION 14. EXPERIENCE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES					SKIP
F12-3	CHECK FN1.1: EVER USED A BANK?	YES .....	1				→F13-1
		NO .....	2				
BA1	<p>My next questions are about bank agents or business correspondents who work outside of regular bank branches. Bank agents use mobile phones, card readers and other mobile devices, computers, or Aadhaar technology to provide financial services. They can be used to deposit and withdraw cash and other bank services.</p> <p>Have you ever used the services of a bank agent?</p>	YES .....	1				→F13-1
		NO .....	2				
BA2	When was the last time you used a the services of a bank agent?	TODAY .....	1				
		IN PAST 7 DAYS .....	2				
		IN PAST 30 DAYS .....	3				
		IN PAST 90 DAYS .....	4				
		BETWEEN 90 DAYS AND 1 YEAR .....	5				
		MORE THAN 1 YEAR .....	6				
		NEVER .....	7				
BA3.	How often have you experienced any of the following issues with a bank agent:	NEVER	RARELY	SOME-TIMES	OFTEN	ALMOST ALWAYS	
	1) Agent was absent?	1	2	3	4	5	
	2) Agent provided poor service?	1	2	3	4	5	
	3) Agent did not have enough money to complete the transaction?	1	2	3	4	5	
	4) Agent did not know how to perform the transaction?	1	2	3	4	5	
	5) Agent overcharged for the transaction?	1	2	3	4	5	
	6) Agent did not give all the cash that was owed?	1	2	3	4	5	
	7) Agent system or mobile network was down?	1	2	3	4	5	
	8) Agent was dismissive of women?	1	2	3	4	5	
	9) Agent's place was not secure or there were suspicious people at agent's place?	1	2	3	4	5	
	10) Agent shared your personal or account information with other people without your knowledge or permission?	1	2	3	4	5	

SECTION 13. NON-USE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES		SKIP
F13-1	CHECK FN4.1: EVER USED A MOBILE MONEY SERVICE?	YES .....	1	→F13-3
		NO .....	2	
F13-2	CHECK MM1.1 - MM1.3: ANY "YES"?	YES .....	1	→F13-3
		NO .....	2	
MM12.	<p>Now I'm going to read a list of reasons for why people may decide to not use mobile money services. For each one that I mention, please tell me whether or not this is a reason why you do not use mobile money?</p> <p>1) You don't know enough about mobile money services</p> <p>2) You don't need to use a mobile money service</p> <p>3) You don't have the required documents</p> <p>4) You don't have enough money to use mobile money services</p> <p>5) You don't trust mobile money</p> <p>6) You feel at risk of losing money</p> <p>7) You prefer to use cash</p> <p>8) Fees and expenses for using mobile money services are too high</p>	<div> <div>YES</div> <div>NO</div> </div> <p>LACK OF KNOWLEDGE ..... 1 2</p> <p>NO NEED ..... 1 2</p> <p>DOCUMENTS ..... 1 2</p> <p>LACK OF MONEY ..... 1 2</p> <p>DO NOT TRUST ..... 1 2</p> <p>RISK ..... 1 2</p> <p>PREFER CASH ..... 1 2</p> <p>HIGH FEES/EXPENSES ..... 1 2</p>		



SECTION 13. NON-USE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES		SKIP
F13-3	CHECK UP2.1: MADE/RECEIVED PAYMENT USING MOBILE PHONE?	YES .....	1	→F13-4
		NO .....	2	
PB4.	Now I will read a list of reasons for why some people may decide to not use payments banks. For each one that I mention, please tell me whether or not this is a reason why you do not use payments banks ?			
			YES NO	
1)	You don't know enough about payments banks	LACK OF KNOWLEDGE .....	1 2	
2)	You don't need to use a payments bank	NO NEED .....	1 2	
3)	You don't have the required documents	DOCUMENTS .....	1 2	
4)	You don't have enough money to use a payments bank	LACK OF MONEY .....	1 2	
5)	You don't trust payments banks	DO NOT TRUST .....	1 2	
6)	You prefer to use other financial services	PRER OTHER .....	1 2	
7)	You prefer to use cash	PREFER CASH .....	1 2	
8)	Fees and expenses for using payments banks are too high	HIGH FEES/EXPENSES .....	1 2	
F13-4	CHECK FN1.2 AND FN1.3: ANY "YES"?	YES .....	1	→AD1
		NO .....	2	
FF3.	Now I will read a list of reasons why some people do not have bank accounts. For each one that I mention, please tell me whether or not this is a reason why you do not have a bank account?			
			YES NO	
1)	You don't have the required documents	DOCUMENTS .....	1 2	
2)	Fees and expenses for using banks are too high	HIGH FEES/EXPENSES .....	1 2	
3)	You don't need a bank account	LACK OF NEED .....	1 2	
4)	You don't trust banks	DO NOT TRUST .....	1 2	
5)	The closest bank is too far away	BANKS FAR .....	1 2	
6)	You don't have enough money to use the account	LACK OF MONEY .....	1 2	

SECTION 14. SEND AND RECEIVE MONEY

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
AD1	Now I have some questions about sending money to, or receiving money from other people. The sender or recipient can be anywhere in India or in a foreign country. Have you ever sent money to, or received money from someone?	YES ..... 1 NO ..... 2	→ F15-1
F14-1	CHECK FN1.1: EVER USED A BANK?	YES ..... 1 NO ..... 2	→ F14-2
AD1.1	Have you ever sent money to, or received money from someone using a bank?	YES ..... 1 NO ..... 2	
F14-2	CHECK FN2.1: EVER USED A POST OFFICE BANK?	YES ..... 1 NO ..... 2	→ F14-3
AD1.2	Have you ever sent money to, or received money from someone using a post office bank?	YES ..... 1 NO ..... 2	
F14-3	CHECK FN3.1: EVER USED A PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F14-4
AD1.3	Have you ever sent money to, or received money from someone using a payments bank?	YES ..... 1 NO ..... 2	
F14-4	CHECK FN4.1: EVER USED A MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2	→ F14-5
AD1.4	Have you ever sent money to, or received money from someone using a mobile money service?	YES ..... 1 NO ..... 2	
F14-5	CHECK UP2.3: EVER MADE OR RECEIVED A PAYMENT USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F14-6
AD1.5	Have you ever sent money to, or received money from someone using a smartphone app?	YES ..... 1 NO ..... 2	
F14-6	CHECK UP2.4: EVER MADE OR RECEIVED A PAYMENT USING *99# MENU?	YES ..... 1 NO ..... 2	→ F14-7
AD1.6	Have you ever sent money to, or received money from someone using the *99# menu on a mobile phone?	YES ..... 1 NO ..... 2	

SECTION 14. SEND AND RECEIVE MONEY

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F14-7	CHECK UP2.5: EVER MADE OR RECEIVED A PAYMENT USING YOUR AADHAAR NUMBER?	YES ..... 1 NO ..... 2	→ AD1.8
AD1.7	Have you ever sent money to, or received money from someone using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	YES ..... 1 NO ..... 2	
AD1.8	Have you ever sent money to, or received money from someone in cash using public or private transportation?	YES ..... 1 NO ..... 2	
AD1.9	Have you ever sent money to, or received money from someone using a money transfer agent?	YES ..... 1 NO ..... 2	
F14-8	CHECK AD1.1: EVER SENT OR RECEIVED MONEY USING A BANK?	YES ..... 1 NO ..... 2	→ F14-9
AD1.10	When was the last time you sent money to, or received money from someone using a bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F14-9	CHECK AD1.2: EVER SENT OR RECEIVED MONEY USING A POST OFFICE BANK?	YES ..... 1 NO ..... 2	→ F14-10
AD1.11	When was the last time you sent money to, or received money from someone using a post office bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 14. SEND AND RECEIVE MONEY

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F14-10	CHECK AD1.3: EVER SENT OR RECEIVED MONEY USING A PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F14-11
AD1.12	When was the last time you sent money to, or received money from someone using a payments bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F14-11	CHECK AD1.4: EVER SENT OR RECEIVED MONEY USING A MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2	→ F14-12
AD1.13	When was the last time you sent money to, or received money from someone using a mobile money service?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F14-12	CHECK AD1.5: EVER SENT OR RECEIVED MONEY USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F14-13
AD1.14	When was the last time you sent money to, or received money from someone using a smartphone app?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F14-13	CHECK AD1.6: EVER SENT OR RECEIVED MONEY USING THE *99# MENU?	YES ..... 1 NO ..... 2	→ F14-14
AD1.15	When was the last time you sent money to, or received money from someone using the *99# menu on a mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F14-14	CHECK AD1.7: EVER SENT OR RECEIVED MONEY USING YOUR AAHDAR NUMBER?	YES ..... 1 NO ..... 2	→ F14-15
AD1.16	When was the last time you sent money to, or received money from someone using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 14. SEND AND RECEIVE MONEY

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F14-15	CHECK AD1.8: EVER SENT OR RECEIVED MONEY USING PUBLIC OR PRIVATE TRANSPORTATION?	YES ..... 1 NO ..... 2	→ F14-16
AD1.17	When was the last time you sent money to, or received money from someone in cash using public or private transportation?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F14-16	CHECK AD1.9: EVER SENT OR RECEIVED MONEY USING A MONEY TRANSFER AGENT?	YES ..... 1 NO ..... 2	→ F15-1
AD1.18	When was the last time you sent money to, or received money from someone using a money transfer agent?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 15. MERCHANT PAYMENT

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F15-1	CHECK FN1.1: EVER USED A BANK?	YES ..... 1 NO ..... 2	→ F15-2
AD2.1	Now I have some questions about how you buy goods and services. Have you ever paid for goods or services at a store, shop, restaurant or other place of business using a bank?	YES ..... 1 NO ..... 2	
F15-2	CHECK FN2.1: EVER USED A POST OFFICE BANK?	YES ..... 1 NO ..... 2	→ F15-3
AD2.2	Have you ever paid for goods or services at a store, shop, restaurant or other place of business using a post office bank?	YES ..... 1 NO ..... 2	
F15-3	CHECK FN3.1: EVER USED A PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F15-4
AD2.3	Have you ever paid for goods or services at a store, shop, restaurant or other place of business using a payments bank?	YES ..... 1 NO ..... 2	
F15-4	CHECK FN4.1: EVER USED A MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2	→ F15-5
AD2.4	Have you ever paid for goods or services at a store, shop, restaurant or other place of business using a mobile money service?	YES ..... 1 NO ..... 2	
F15-5	CHECK UP2.3: EVER MADE OR RECEIVED A PAYMENT USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F15-6
AD2.5	Have you ever paid for goods or services at a store, shop, restaurant or other place of business using a smartphone app?	YES ..... 1 NO ..... 2	
F15-6	CHECK UP2.4: EVER MADE OR RECEIVED A PAYMENT USING *99# MENU?	YES ..... 1 NO ..... 2	→ F15-7
AD2.6	Have you ever paid for goods or services at a store, shop, restaurant or other place of business using the *99# menu on a mobile phone?	YES ..... 1 NO ..... 2	

SECTION 15. MERCHANT PAYMENT

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F15-7	CHECK UP2.5: EVER MADE OR RECEIVED A PAYMENT USING YOUR AADHAAR NUMBER?	YES ..... 1 NO ..... 2	→ F15-8
AD2.7	Have you ever paid for goods or services at a store, shop, restaurant or other place of business using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	YES ..... 1 NO ..... 2	
F15-8	CHECK UP2.6: EVER MADE OR RECEIVED A PAYMENT USING a RUPAY, DEBIT OR CREDIT CARD?	YES ..... 1 NO ..... 2	→ F15-9
AD2.8	Have you ever paid for goods or services at a store, shop, restaurant or other place of business using a Rupay, debit or credit card?	YES ..... 1 NO ..... 2	
F15-9	CHECK AD2.1: EVER PAID FOR GOODS/SERVICES AT STORE USING A BANK?	YES ..... 1 NO ..... 2	→ F15-10
AD2.9	When was the last time you paid for goods or services at a store, shop, restaurant or other place of business using a bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F15-10	CHECK AD2.2: EVER PAID FOR GOODS/SERVICES AT STORE USING A POST OFFICE BANK?	YES ..... 1 NO ..... 2	→ F15-11
AD2.10	When was the last time you paid for goods or services at a store, shop, restaurant or other place of business using a post office bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F15-11	CHECK AD2.3: EVER PAID FOR GOODS/SERVICES AT STORE USING A PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F15-12
AD2.11	When was the last time you paid for goods or services at a store, shop, restaurant or other place of business using a payments bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 15. MERCHANT PAYMENT

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F15-12	CHECK AD2.4: EVER PAID FOR GOODS/SERVICES AT STORE USING A MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2	→ F15-13
AD2.12	When was the last time you paid for goods or services at a store, shop, restaurant or other place of business using a mobile money service?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F15-13	CHECK AD2.5: EVER PAID FOR GOODS/SERVICES AT STORE USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F15-14
AD2.13	When was the last time you paid for goods or services at a store, shop, restaurant or other place of business using a smartphone app?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F15-14	CHECK AD2.6: EVER PAID FOR GOODS/SERVICES AT STORE USING THE *99# MENU?	YES ..... 1 NO ..... 2	→ F15-15
AD2.14	When was the last time you paid for goods or services at a store, shop, restaurant or other place of business using the *99# menu on a mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F15-15	CHECK AD2.7: EVER PAID FOR GOODS/SERVICES AT STORE USING YOUR AAHDAR NUMBER?	YES ..... 1 NO ..... 2	→ F15-16
AD2.15	When was the last time you paid for goods or services at a store, shop, restaurant or other place of business using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	



SECTION 15. MERCHANT PAYMENT

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP																																																																					
F15-16	CHECK AD2.8: EVER PAID FOR GOODS/SERVICES AT STORE USING A RUPAY, DEBIT, OR CREDIT CARD?	YES ..... 1 NO ..... 2	→ AD2.17																																																																					
AD2.16	When was the last time you paid for goods or services at a store, shop, restaurant or other place of business using a Rupay, debit or credit card?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6																																																																						
AD2.17	When was the last time you paid for goods or services at a store, shop, restaurant or other place of business using cash?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7																																																																						
AD2.	Thinking about the places where you usually shop, about how many merchants accept the following type of cashless payment?	<table> <thead> <tr> <th>NONE</th><th>A FEW</th><th>SOME</th><th>MOST</th><th>ALMOST ALL</th><th>DK [DO NOT READ]</th></tr> </thead> <tbody> <tr> <td>18) A bank cheque</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>-2</td></tr> <tr> <td>19) A post office bank cheque</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>-2</td></tr> <tr> <td>20) A payments bank</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>-2</td></tr> <tr> <td>21) A mobile money service</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>-2</td></tr> <tr> <td>22) A smartphone app</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>-2</td></tr> <tr> <td>23) The *99# menu on a mobile phone</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>-2</td></tr> <tr> <td>24) Your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>-2</td></tr> <tr> <td>25) A Rupay, debit or credit card</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>-2</td></tr> <tr> <td>26) Only cash?</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>-2</td></tr> </tbody> </table>	NONE	A FEW	SOME	MOST	ALMOST ALL	DK [DO NOT READ]	18) A bank cheque	1	2	3	4	5	-2	19) A post office bank cheque	1	2	3	4	5	-2	20) A payments bank	1	2	3	4	5	-2	21) A mobile money service	1	2	3	4	5	-2	22) A smartphone app	1	2	3	4	5	-2	23) The *99# menu on a mobile phone	1	2	3	4	5	-2	24) Your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone	1	2	3	4	5	-2	25) A Rupay, debit or credit card	1	2	3	4	5	-2	26) Only cash?	1	2	3	4	5	-2	
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SECTION 16. BILL PAYMENT

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES		SKIP
AD3	<p>My next questions are about paying bills for the services that you use. I am interested in all types of bills that you pay, including ones that you pay monthly or at other regular times, and ones that you pay less frequently. Such bills might be for medical treatment, rent or housing, trash collection, electricity, water, solar power, satellite or cable television, or any other bill. Please think about all of the different bills you pay and the way that you pay them when you answer the next questions.</p> <p>Have you ever paid a bill for medical treatment, housing, trash collection, electricity, water, solar, television or any other bill?</p>	YES ..... 1 NO ..... 2		→ AD4
F16-1	CHECK FN1.1: EVER USED A BANK?	YES ..... 1 NO ..... 2		→ F16-2
AD3.1	Have you ever paid a bill using a bank?	YES ..... 1 NO ..... 2		
F16-2	CHECK FN2.1: EVER USED A POST OFFICE BANK?	YES ..... 1 NO ..... 2		→ F16-3
AD3.2	Have you ever paid a bill using a post office bank?	YES ..... 1 NO ..... 2		
F16-3	CHECK FN3.1: EVER USED A PAYMENTS BANK?	YES ..... 1 NO ..... 2		→ F16-4
AD3.3	Have you ever paid a bill using a payments bank?	YES ..... 1 NO ..... 2		
F16-4	CHECK FN4.1: EVER USED A MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2		→ F16-5
AD3.4	Have you ever paid a bill using a mobile money service?	YES ..... 1 NO ..... 2		
F16-5	CHECK UP2.3: EVER MADE OR RECEIVED A PAYMENT USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2		→ F16-6
AD3.5	Have you ever paid a bill using a smartphone app?	YES ..... 1 NO ..... 2		
F16-6	CHECK UP2.4: EVER MADE OR RECEIVED A PAYMENT USING *99# MENU?	YES ..... 1 NO ..... 2		→ F16-7
AD3.6	Have you ever paid a bill using the *99# menu on a mobile phone?	YES ..... 1 NO ..... 2		

SECTION 16. BILL PAYMENT

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F16-7	CHECK UP2.5: EVER MADE OR RECEIVED A PAYMENT USING YOUR AADHAAR NUMBER?	YES ..... 1 NO ..... 2	→ F16-8
AD3.7	Have you ever paid a bill using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	YES ..... 1 NO ..... 2	
F16-8	CHECK UP2.6: EVER MADE OR RECEIVED A PAYMENT USING A RUPAY, DEBIT OR CREDIT CARD?	YES ..... 1 NO ..... 2	→ F16-9
AD3.8	Have you ever paid a bill using a Rupay, debit or credit card?	YES ..... 1 NO ..... 2	
F16-9	CHECK AD3.1: EVER PAID A BILL USING A BANK?	YES ..... 1 NO ..... 2	→ F16-10
AD3.9	When was the last time you paid a bill using a bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F16-10	CHECK AD3.2: EVER PAID A BILL USING A POST OFFICE BANK?	YES ..... 1 NO ..... 2	→ F16-11
AD3.10	When was the last time you paid a bill using a post office bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F16-11	CHECK AD3.3: EVER PAID A BILL USING USING A PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F16-12
AD3.11	When was the last time you paid a bill using a payments bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F16-12	CHECK AD3.4: EVER PAID A BILL USING A MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2	→ F16-13
AD3.12	When was the last time you paid a bill using a mobile money service?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F16-13	CHECK AD3.5: EVER PAID A BILL USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F16-14
AD3.13	When was the last time you paid a bill using a smartphone app?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 16. BILL PAYMENT

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F16-14	CHECK AD3.6: EVER PAID A BILL USING THE *99# MENU?	YES ..... 1 NO ..... 2	→ F16-15
AD3.14	When was the last time you paid a bill using the *99# menu on a mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F16-15	CHECK AD3.7: EVER PAID A BILL USING YOUR AAHDAR NUMBER?	YES ..... 1 NO ..... 2	→ F16-16
AD3.15	When was the last time you paid a bill using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F16-16	CHECK AD3.8: EVER PAID A BILL USING RUPAY, DEBIT, OR CREDIT CARD	YES ..... 1 NO ..... 2	→ AD3.17
AD3.16	When was the last time you paid a bill using a Rupay, debit or credit card?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
AD3.17	When was the last time you paid a bill using cash?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	
AD3.18	Thinking about the bills that you pay regularly, how often do you miss or delay payments?	ALMOST ALWAYS ..... 1 OFTEN ..... 2 SOMETIMES ..... 3 RARELY ..... 4 ALMOST NEVER ..... 5	

SECTION 17. SCHOOL FEES

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
AD4	<p>My next questions are about paying fees for school, education, or training. The payments I have in mind include the cost of tuition for attending a school or taking a training course, or the cost of books, uniforms, supplies, payments to teachers or other educational expenses. Please keep all of these expenses in mind when you answer the following questions.</p> <p>Have you ever paid a fee for school, education, or training?</p>	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ AD5
F17-1	CHECK FN1.1: EVER USED A BANK?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F17-2
AD4.1	Have you ever paid a fee for school, education, or training using a bank?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F17-2	CHECK FN2.1: EVER USED A POST OFFICE BANK?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F17-3
AD4.2	Have you ever paid a fee for school, education, or training using a post office bank?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F17-3	CHECK FN3.1: EVER USED A PAYMENTS BANK?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F17-4
AD4.3	Have you ever paid a fee for school, education, or training using a payments bank?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F17-4	CHECK FN4.1: EVER USED A MOBILE MONEY SERVICE?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F17-5
AD4.4	Have you ever paid a fee for school, education, or training using a mobile money service?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F17-5	CHECK UP2.3: EVER MADE OR RECEIVED A PAYMENT USING A SMARTPHONE APP?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F17-6
AD4.5	Have you ever paid a fee for school, education, or training using a smartphone app?	<p>YES ..... 1</p> <p>NO ..... 2</p>	

SECTION 17. SCHOOL FEES

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F17-6	CHECK UP2.4: EVER MADE OR RECEIVED A PAYMENT USING *99# MENU?	YES ..... 1 NO ..... 2	→ F17-7
AD4.6	Have you ever paid a fee for school, education, or training using the *99# menu on a mobile phone?	YES ..... 1 NO ..... 2	
F17-7	CHECK UP2.5: EVER MADE OR RECEIVED A PAYMENT USING YOUR AADHAAR NUMBER?	YES ..... 1 NO ..... 2	→ F17-8
AD4.7	Have you ever paid a fee for school, education, or training using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	YES ..... 1 NO ..... 2	
F17-8	CHECK UP2.6: EVER MADE OR RECEIVED A PAYMENT USING A RUPAY, DEBIT OR CREDIT CARD?	YES ..... 1 NO ..... 2	→ F17-9
AD4.8	Have you ever paid a fee for school, education, or training using a Rupay, debit or credit card?	YES ..... 1 NO ..... 2	
F17-9	CHECK AD4.1: EVER PAID A FEE FOR SCHOOL, EDU., OR TRAINING USING A BANK?	YES ..... 1 NO ..... 2	→ F17-10
AD4.9	When was the last time you paid a fee for school, education, or training using a bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F17-10	CHECK AD4.2: EVER PAID A FEE FOR SCHOOL, EDU., OR TRAINING USING A POST OFFICE BANK?	YES ..... 1 NO ..... 2	→ F17-11
AD4.10	When was the last time you paid a fee for school, education, or training using a post office bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F17-11	CHECK AD4.3: EVER PAID A FEE FOR SCHOOL, EDU., OR TRAINING USING A PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F17-12
AD4.11	When was the last time you paid a fee for school, education, or training using a payments bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 17. SCHOOL FEES

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F17-12	CHECK AD4.4: EVER PAID A FEE FOR SCHOOL, EDU., OR TRAINING USING A MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2	→ F17-13
AD4.12	When was the last time you paid a fee for school, education, or training using a mobile money service?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F17-13	CHECK AD4.5: EVER PAID A FEE FOR SCHOOL, EDU., OR TRAINING USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F17-14
AD4.13	When was the last time you paid a fee for school, education, or training using a smartphone app?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F17-14	CHECK AD4.6: EVER PAID A FEE FOR SCHOOL, EDU., OR TRAINING USING THE *99# MENU?	YES ..... 1 NO ..... 2	→ F17-15
AD4.14	When was the last time you paid a fee for school, education, or training using the *99# menu on a mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F17-15	CHECK AD4.7: EVER PAID A FEE FOR SCHOOL, EDU., OR TRAINING USING YOUR AAHDAR NUMBER?	YES ..... 1 NO ..... 2	→ F17-16
AD4.15	When was the last time you paid a fee for school, education, or training using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F17-16	CHECK AD4.8: EVER PAID A FEE FOR SCHOOL, EDU., OR TRAINING USING RUPAY, DEBIT, OR CREDIT CARD	YES ..... 1 NO ..... 2	→ AD4.17
AD4.16	When was the last time you paid a fee for school, education, or training using a Rupay, debit or credit card?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
AD4.17	When was the last time you paid a fee for school, education, or training using cash?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	

SECTION 18. PAYMENT TO THE GOVERNMENT

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
AD5	Now I have some questions about payments to the government. These payment include all types of taxes, fines, fees, or other payments that the government requires.  Have you ever paid a tax, fine, fee, or other payment to the government?	YES ..... 1 NO ..... 2	→ AD6
F18-1	CHECK FN1.1: EVER USED A BANK?	YES ..... 1 NO ..... 2	→ F18-2
AD5.1	Have you ever paid a tax, fine, fee, or other payment to the government using a bank?	YES ..... 1 NO ..... 2	
F18-2	CHECK FN2.1: EVER USED A POST OFFICE BANK?	YES ..... 1 NO ..... 2	→ F18-3
AD5.2	Have you ever paid a tax, fine, fee, or other payment to the government using a post office bank?	YES ..... 1 NO ..... 2	
F18-3	CHECK FN3.1: EVER USED A PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F18-4
AD5.3	Have you ever paid a tax, fine, fee, or other payment to the government using a payments bank?	YES ..... 1 NO ..... 2	
F18-4	CHECK FN4.1: EVER USED A MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2	→ F18-5
AD5.4	Have you ever paid a tax, fine, fee, or other payment to the government using a mobile money service?	YES ..... 1 NO ..... 2	
F18-5	CHECK UP2.3: EVER MADE OR RECEIVED A PAYMENT USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F18-6
AD5.5	Have you ever paid a tax, fine, fee, or other payment to the government using a smartphone app?	YES ..... 1 NO ..... 2	
F18-6	CHECK UP2.4: EVER MADE OR RECEIVED A PAYMENT USING *99# MENU?	YES ..... 1 NO ..... 2	→ F18-7
AD5.6	Have you ever paid a tax, fine, fee, or other payment to the government using the *99# menu on a mobile phone?	YES ..... 1 NO ..... 2	



**SECTION 18. PAYMENT TO THE GOVERNMENT**

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F18-7	CHECK UP2.5: EVER MADE OR RECEIVED A PAYMENT USING YOUR AADHAAR NUMBER?	YES ..... 1 NO ..... 2	→ F18-8
AD5.7	Have you ever paid a tax, fine, fee, or other payment to the government using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	YES ..... 1 NO ..... 2	
F18-8	CHECK UP2.6: EVER MADE OR RECEIVED A PAYMENT USING A RUPAY, DEBIT OR CREDIT CARD?	YES ..... 1 NO ..... 2	→ F18-9
AD5.8	Have you ever paid a tax, fine, fee, or other payment to the government using a Rupay, debit or credit card?	YES ..... 1 NO ..... 2	
F18-9	CHECK AD5.1: EVER PAID A TAX/FINE/FEE TO THE GOVERNMENT USING A BANK?	YES ..... 1 NO ..... 2	→ F18-10
AD5.9	When was the last time you paid a tax, fine, fee, or other payment to the government using a bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F18-10	CHECK AD5.2: EVER PAID A TAX/FINE/FEE TO THE GOVERNMENT USING A POST OFFICE BANK?	YES ..... 1 NO ..... 2	→ F18-11
AD5.10	When was the last time you paid a tax, fine, fee, or other payment to the government using a post office bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F18-11	CHECK AD5.3: EVER PAID A TAX/FINE/FEE TO THE GOVERNMENT USING A PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F18-12
AD5.11	When was the last time you paid a tax, fine, fee, or other payment to the government using a payments bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F18-12	CHECK AD5.4: EVER PAID A TAX/FINE/FEE TO THE GOVERNMENT USING A MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2	→ F18-13
AD5.12	When was the last time you paid a tax, fine, fee, or other payment to the government using a mobile money service?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 18. PAYMENT TO THE GOVERNMENT

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F18-13	CHECK AD5.5: EVER PAID A TAX/FINE/FEE TO THE GOVERNMENT USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F18-14
AD5.13	When was the last time you paid a tax, fine, fee, or other payment to the government using a smartphone app?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F18-14	CHECK AD5.6: EVER PAID A TAX/FINE/FEE TO THE GOVERNMENT USING THE *99# MENU?	YES ..... 1 NO ..... 2	→ F18-15
AD5.14	When was the last time you paid a tax, fine, fee, or other payment to the government using the *99# menu on a mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F18-15	CHECK AD5.7: EVER PAID A TAX/FINE/FEE TO THE GOVERNMENT USING YOUR AAHDAR NUMBER?	YES ..... 1 NO ..... 2	→ F18-16
AD5.15	When was the last time you paid a tax, fine, fee, or other payment to the government using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F18-16	CHECK AD5.8: EVER PAID A TAX/FINE/FEE TO THE GOVERNMENT USING RUPAY, DEBIT, OR CREDIT	YES ..... 1 NO ..... 2	→ AD5.17
AD5.16	When was the last time you paid a tax, fine, fee, or other payment to the government using a Rupay, debit or credit card?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
AD5.17	When was the last time you paid a tax, fine, fee, or other payment to the government using cash?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	

SECTION 19. RECEIVED PAYMENT FROM GOVERNMENT

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
AD6	<p>The next questions are about receiving money from the government. Many people in India receive money from the government for many different reasons. Payments could include government scheme benefits, tax refunds, educational stipends, subsidies, pensions, or other types of government payments. Please think about all the ways you have received money from the government when you answer the next questions.</p> <p>Have you ever received money from the government?</p>	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ AD7
F19-1	CHECK FN1.1: EVER USED A BANK?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F19-2
AD6.1	Have you ever received money from the government using a bank?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F19-2	CHECK FN2.1: EVER USED A POST OFFICE BANK?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F19-3
AD6.2	Have you ever received money from the government using a post office bank?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F19-3	CHECK FN3.1: EVER USED A PAYMENTS BANK?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F19-4
AD6.3	Have you ever received money from the government using a payments bank?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F19-4	CHECK FN4.1: EVER USED A MOBILE MONEY SERVICE?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F19-5
AD6.4	Have you ever received money from the government using a mobile money service?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F19-5	CHECK UP2.3: EVER MADE OR RECEIVED A PAYMENT USING A SMARTPHONE APP?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F19-6
AD6.5	Have you ever received money from the government using a smartphone app?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F19-6	CHECK UP2.4: EVER MADE OR RECEIVED A PAYMENT USING *99# MENU?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F19-7
AD6.6	Have you ever received money from the government using the *99# menu on a mobile phone?	<p>YES ..... 1</p> <p>NO ..... 2</p>	

SECTION 19. RECEIVED PAYMENT FROM GOVERNMENT

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F19-7	CHECK UP2.5: EVER MADE OR RECEIVED A PAYMENT USING YOUR AADHAAR NUMBER?	YES ..... 1 NO ..... 2	→ F19-8
AD6.7	Have you ever received money from the government using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	YES ..... 1 NO ..... 2	
F19-8	CHECK AD6.1: EVER RECEIVED MONEY FROM THE GOVERNMENT USING A BANK?	YES ..... 1 NO ..... 2	→ F19-9
AD6.9	When was the last time you received money from the government using a bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F19-9	CHECK AD6.2: EVER RECEIVED MONEY FROM THE GOVERNMENT USING A POST OFFICE BANK?	YES ..... 1 NO ..... 2	→ F19-10
AD6.10	When was the last time you received money from the government using a post office bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F19-10	CHECK AD6.3: EVER RECEIVED MONEY FROM THE GOVERNMENT USING A PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F19-11
AD6.11	When was the last time you received money from the government using a payments bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F19-11	CHECK AD6.4: EVER RECEIVED MONEY FROM THE GOVERNMENT USING A MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2	→ F19-12
AD6.12	When was the last time you received money from the government using a mobile money service?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 19. RECEIVED PAYMENT FROM GOVERNMENT

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F19-12	CHECK AD6.5: EVER RECEIVED MONEY FROM THE GOVERNMENT USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F19-13
AD6.13	When was the last time you received money from the government using a smartphone app?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F19-13	CHECK AD6.6: EVER RECEIVED MONEY FROM THE GOVERNMENT USING THE *99# MENU?	YES ..... 1 NO ..... 2	→ F19-14
AD6.14	When was the last time you received money from the government using the *99# menu on a mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F19-14	CHECK AD6.7: EVER RECEIVED MONEY FROM THE GOVERNMENT USING YOUR AAHDAR NUMBER?	YES ..... 1 NO ..... 2	→ AD6.17
AD6.15	When was the last time you received money from the government using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
AD6.17	When was the last time you received money from the government using cash?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	

SECTION 20. RECEIVED WAGES

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES		SKIP
AD7	<p>The next question are about receiving payments or wages from an employer. Payments from employers include any money paid to you for work that you perform. I am interested in all kinds of payments from employers, including regular payments that you might receive every week or month, and payments that you might receive for specific tasks or jobs that you do when work is available or offered to you by an employer. Please keep all of these types of payments from employers in mind when you answer the next questions.</p> <p>Have you ever received payment from an employer?</p>	YES ..... 1 NO ..... 2		→ FB27.
F20-1	CHECK FN1.1: EVER USED A BANK?	YES ..... 1 NO ..... 2		→ F20-2
AD7.1	Have you ever received payment from an employer using a bank?	YES ..... 1 NO ..... 2		
F20-2	CHECK FN2.1: EVER USED A POST OFFICE BANK?	YES ..... 1 NO ..... 2		→ F20-3
AD7.2	Have you ever received payment from an employer using a post office bank?	YES ..... 1 NO ..... 2		
F20-3	CHECK FN3.1: EVER USED A PAYMENTS BANK?	YES ..... 1 NO ..... 2		→ F20-4
AD7.3	Have you ever received payment from an employer using a payments bank?	YES ..... 1 NO ..... 2		
F20-4	CHECK FN4.1: EVER USED A MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2		→ F20-5
AD7.4	Have you ever received payment from an employer using a mobile money service?	YES ..... 1 NO ..... 2		

SECTION 20. RECEIVED WAGES

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES		SKIP
F20-5	CHECK UP2.3: EVER MADE OR RECEIVED A PAYMENT USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2		→ F20-6
AD7.5	Have you ever received payment from an employer using a smartphone app?	YES ..... 1 NO ..... 2		
F20-6	CHECK UP2.4: EVER MADE OR RECEIVED A PAYMENT USING *99# MENU?	YES ..... 1 NO ..... 2		→ F20-7
AD7.6	Have you ever received payment from an employer using the *99# menu on a mobile phone?	YES ..... 1 NO ..... 2		
F20-7	CHECK UP2.5: EVER MADE OR RECEIVED A PAYMENT USING YOUR AADHAAR NUMBER?	YES ..... 1 NO ..... 2		→ F20-8
AD7.7	Have you ever received payment from an employer using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	YES ..... 1 NO ..... 2		
F20-8	CHECK AD7.1: EVER RECEIVED PAYMENT FROM AN EMPLOYER USING A BANK?	YES ..... 1 NO ..... 2		→ F20-9
AD7.9	When was the last time you received payment from an employer using a bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6		

SECTION 20. RECEIVED WAGES

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F20-9	CHECK AD7.2: EVER RECEIVED PAYMENT FROM AN EMPLOYER USING A POST OFFICE BANK?	YES ..... 1 NO ..... 2	→ F20-10
AD7.10	When was the last time you received payment from an employer using a post office bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F20-10	CHECK AD7.3: EVER RECEIVED PAYMENT FROM AN EMPLOYER USING A PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F20-11
AD7.11	When was the last time you received payment from an employer using a payments bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F20-11	CHECK AD7.4: EVER RECEIVED PAYMENT FROM AN EMPLOYER USING A MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2	→ F20-12
AD7.12	When was the last time you received payment from an employer using a mobile money service?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F20-12	CHECK AD7.5: EVER RECEIVED PAYMENT FROM AN EMPLOYER USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F20-13
AD7.13	When was the last time you received payment from an employer using a smartphone app?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	



SECTION 20. RECEIVED WAGES

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F20-13	CHECK AD7.6: EVER RECEIVED PAYMENT FROM AN EMPLOYER USING THE *99# MENU?	YES ..... 1 NO ..... 2	→ F20-14
AD7.14	When was the last time you received payment from an employer using the *99# menu on a mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F20-14	CHECK AD7.7: EVER RECEIVED PAYMENT FROM AN EMPLOYER USING YOUR AAHDAR NUMBER?	YES ..... 1 NO ..... 2	→ AD7.17
AD7.15	When was the last time you received payment from an employer using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
AD7.17	When was the last time you received payment from an employer in cash?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	

SECTION 21. INSURANCE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
AD8	<p>Now I would like to ask some questions about protecting oneself from risks to your health, life, and property. Some people have a pension or insurance to get income in their old age. Some people have insurance to pay for medical expenses or get income if they cannot work because they are sick or hurt. Others have insurance to protect valuable assets, such as crops, cars, property, cattle, and so on. Insurance may be provided through several different government schemes as well as purchased from private sources. Please think about all of these different ways of insuring yourself when you answer the next questions.</p> <p>Have you ever paid for insurance or received payment from insurance?</p>	<p>YES ..... 1</p> <p>NO ..... 2</p>	→FB27.
F21-1	CHECK FN1.1: EVER USED A BANK?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F21-2
AD8.1	Have you ever paid for insurance or received payment from insurance using a bank?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F21-2	CHECK FN2.1: EVER USED A POST OFFICE BANK?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F21-3
AD8.2	Have you ever paid for insurance or received payment from insurance using a post office bank?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F21-3	CHECK FN3.1: EVER USED A PAYMENTS BANK?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F21-4
AD8.3	Have you ever paid for insurance or received payment from insurance using a payments bank?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F21-4	CHECK FN4.1: EVER USED A MOBILE MONEY SERVICE?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F21-5
AD8.4	Have you ever paid for insurance or received payment from insurance using a mobile money service?	<p>YES ..... 1</p> <p>NO ..... 2</p>	

SECTION 21. INSURANCE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F21-5	CHECK UP2.3: EVER MADE OR RECEIVED A PAYMENT USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F21-6
AD8.5	Have you ever paid for insurance or received payment from insurance using a smartphone app?	YES ..... 1 NO ..... 2	
F21-6	CHECK UP2.4: EVER MADE OR RECEIVED A PAYMENT USING *99# MENU?	YES ..... 1 NO ..... 2	→ F21-7
AD8.6	Have you ever paid for insurance or received payment from insurance using the *99# menu on a mobile phone?	YES ..... 1 NO ..... 2	
F21-7	CHECK UP2.5: EVER MADE OR RECEIVED A PAYMENT USING YOUR AADHAAR NUMBER?	YES ..... 1 NO ..... 2	→ F21-8
AD8.7	Have you ever paid for insurance or received payment from insurance using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	YES ..... 1 NO ..... 2	
F21-8	CHECK UP2.6: EVER MADE OR RECEIVED A PAYMENT USING A RUPAY, DEBIT OR CREDIT CARD?	YES ..... 1 NO ..... 2	→ F21-9
AD8.8	Have you ever paid for insurance or received payment from insurance using a Rupay, debit or credit card?	YES ..... 1 NO ..... 2	
F21-9	CHECK AD8.1: EVER PAID/RECEIVED INSURANCE PAYMENT USING A BANK?	YES ..... 1 NO ..... 2	→ F21-10
AD8.9	When was the last time you paid for insurance or received payment from insurance using a bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F21-10	CHECK AD8.2: EVER PAID/RECEIVED INSURANCE PAYMENT USING A POST OFFICE BANK?	YES ..... 1 NO ..... 2	→ F21-11
AD8.10	When was the last time you paid for insurance or received payment from insurance using a post office bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 21. INSURANCE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F21-11	CHECK AD8.3: EVER PAID/RECEIVED INSURANCE PAYMENT USING A PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F21-12
AD8.11	When was the last time you paid for insurance or received payment from insurance using a payments bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F21-12	CHECK AD8.4: EVER PAID/RECEIVED INSURANCE PAYMENT USING A MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2	→ F21-13
AD8.12	When was the last time you paid for insurance or received payment from insurance using a mobile money service?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F21-13	CHECK AD8.5: EVER PAID/RECEIVED INSURANCE PAYMENT USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F21-14
AD8.13	When was the last time you paid for insurance or received payment from insurance using a smartphone app?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F21-4	CHECK AD8.6: EVER PAID/RECEIVED INSURANCE PAYMENT USING THE *99# MENU?	YES ..... 1 NO ..... 2	→ F21-15
AD8.14	When was the last time you paid for insurance or received payment from insurance using the *99# menu on a mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F21-15	CHECK AD8.7: EVER PAID/RECEIVED INSURANCE PAYMENT USING YOUR AAHDAR NUMBER?	YES ..... 1 NO ..... 2	→ F21-16
AD8.15	When was the last time you paid for insurance or received payment from insurance using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F21-16	CHECK AD8.8: EVER PAID/RECEIVED INSURANCE PAYMENT USING RUPAY, DEBIT, OR CREDIT CARD?	YES ..... 1 NO ..... 2	→ AD8.17
AD8.16	When was the last time you paid for insurance or received payment from insurance using a Rupay, debit or credit card?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 21. INSURANCE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
AD8.17	When was the last time you paid for insurance or received payment from insurance using cash?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	
FB27.	Do you have any of the following types of insurance?		
	1) Health insurance plan or Medicaid policy to pay for medical expenses	HEALTH ..... 1 2	
	2) Life insurance to pay a sum on the event of your death	LIFE ..... 1 2	
	3) Car or vehicle insurance to pay in case of an accident or damage	CAR ..... 1 2	
	4) Crop insurance to pay you in case your crops are destroyed by a natural calamity	CROP ..... 1 2	
	5) Property insurance to pay you in case your house or other things you own are destroyed by a fire or other calamity	PROPERTY ..... 1 2	
	6) Unemployment or income insurance to pay you if you lose your job	UNEMPLOYMENT ..... 1 2	
	7) Disability insurance to pay you in case you get sick or hurt and cannot work	DISABILITY ..... 1 2	
	8) Pension, retirement, or old age benefits to be paid when you stop working	PENSION/RETIREMENT ..... 1 2	
	9) Cattle or livestock insurance to pay you in case livestock die	LIVESTOCK ..... 1 2	
	10) Spousal or family insurance to pay you in case your spouse dies	FAMILY ..... 1 2	
	11) Any other type of insurance not on my list	OTHER ..... 1 2	

SECTION 22. SAVING

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
AD9	<p>Now I would like to ask some questions about saving money. There are many ways to save. Some people use banks or other financial institutions. Some keep cash somewhere at home, hidden in a safe place, or give it to a friend, family member, or other trusted person for safekeeping. Others buy things such as gold, property, livestock or other assets as a way to save. Please think about all of these ways of saving when you answer the next questions.</p> <p>Have you ever saved money?</p>	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ AD10
AD9A	Do you currently have savings?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
AD9B	When was the last time you put money in savings?	<p>TODAY ..... 1</p> <p>IN PAST 7 DAYS ..... 2</p> <p>IN PAST 30 DAYS ..... 3</p> <p>IN PAST 90 DAYS ..... 4</p> <p>BETWEEN 90 DAYS AND 1 YEAR ..... 5</p> <p>MORE THAN 1 YEAR ..... 6</p>	
F22-1	CHECK FN1.1: EVER USED A BANK?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F22-2
AD9.1	Have you ever saved money using a bank?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F22-2	CHECK FN2.1: EVER USED A POST OFFICE BANK?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F22-3
AD9.2	Have you ever saved money using a post office bank?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F22-3	CHECK FN3.1: EVER USED A PAYMENTS BANK?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F22-4
AD9.3	Have you ever saved money using a payments bank?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F22-4	CHECK FN4.1: EVER USED A MOBILE MONEY SERVICE?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F22-5
AD9.4	Have you ever saved money using a mobile money service?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F22-5	CHECK FN5.1: EVER USED A MFI?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F22-6
AD9.5	Have you ever saved money using a microfinance institution (MFI)?	<p>YES ..... 1</p> <p>NO ..... 2</p>	

SECTION 22. SAVING

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F22-6	CHECK FN6.1: EVER PARTICIPATED IN A SELF-HELP GROUP OF COOP?	YES ..... 1 NO ..... 2	→ AD9.7
AD9.6	Have you ever saved money using a self-help group or cooperative?	YES ..... 1 NO ..... 2	
AD9.7	Have you ever saved money in cash in a safe place at home or on your person?	YES ..... 1 NO ..... 2	
AD9.8	Have you ever saved money by buying agricultural inputs or livestock?	YES ..... 1 NO ..... 2	
AD9.9	Have you ever saved money by buying gold or other valuable things?	YES ..... 1 NO ..... 2	
AD9.10	Have you ever saved money by buying property, land, or housing?	YES ..... 1 NO ..... 2	
AD9.11	Have you ever saved money by keeping it with people you trust, such as family, friends, neighbors, shopkeepers, money guards, savings collectors or others?	YES ..... 1 NO ..... 2	
F22-7	CHECK UP2.3: EVER MADE OR RECEIVED A PAYMENT USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F22-8
AD9.12	Have you ever put money in savings using a smartphone app?	YES ..... 1 NO ..... 2	
F22-8	CHECK UP2.4: EVER MADE OR RECEIVED A PAYMENT USING *99# MENU?	YES ..... 1 NO ..... 2	→ F22-9
AD9.13	Have you ever put money in savings using the *99# menu on a mobile phone?	YES ..... 1 NO ..... 2	
F22-9	CHECK UP2.5: EVER MADE OR RECEIVED A PAYMENT USING YOUR AADHAAR NUMBER?	YES ..... 1 NO ..... 2	→ F22-10
AD9.14	Have you ever put money in savings using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	YES ..... 1 NO ..... 2	
F22-10	CHECK AD9.1: EVER SAVED MONEY USING A BANK?	YES ..... 1 NO ..... 2	→ F22-11
AD9.15	When was the last time you saved money using a bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 22. SAVING

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F22-11	CHECK AD9.2: EVER SAVED MONEY USING A POST OFFICE BANK?	YES ..... 1 NO ..... 2	→ F22-12
AD9.16	When was the last time you saved money using a post office bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F22-12	CHECK AD9.3: EVER SAVED MONEY USING PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F22-13
AD9.17	When was the last time you saved money using a payments bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F22-13	CHECK AD9.4: EVER SAVED MONEY USING MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2	→ F22-14
AD9.18	When was the last time you saved money using a mobile money service?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F22-14	CHECK AD9.5: EVER SAVED MONEY USING MFI?	YES ..... 1 NO ..... 2	→ F22-15
AD9.19	When was the last time you saved money using a microfinance institution (MFI)?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F22-15	CHECK AD9.6: EVER SAVED MONEY USING SELF-HELP GROUP OF COOP?	YES ..... 1 NO ..... 2	→ F22-16
AD9.20	When was the last time you saved money using a self-help group or cooperative?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F22-16	CHECK AD9.7: EVER SAVED MONEY IN CASH IN A SAFE PLACE AT HOME OR ON THEMSELVES?	YES ..... 1 NO ..... 2	→ F22-17
AD9.21	When was the last time you saved money in cash in a safe place at home or on your person?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F22-17	CHECK AD9.8: EVER SAVED MONEY BY BUYING AGRICULTURAL INPUTS OR LIVESTOCK?	YES ..... 1 NO ..... 2	→ F22-18
AD9.22	When was the last time you saved money by buying agricultural inputs or livestock?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	



SECTION 22. SAVING

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F22-18	CHECK AD9.9: EVER SAVED MONEY BY BUYING GOLD OR OTHER VALUABLE THINGS?	YES ..... 1 NO ..... 2	→ F22-19
AD9.23	When was the last time you saved money by buying gold or other valuable things?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F22-19	CHECK AD9.10: EVER SAVED MONEY BY BUYING PROPERTY, LAND OR HOUSING?	YES ..... 1 NO ..... 2	→ F22-20
AD9.24	When was the last time you saved money by buying property, land, or housing?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F22-20	CHECK AD9.11: EVER PUT MONEY IN SAVING WITH THE PEOPLE THEY TRUST?	YES ..... 1 NO ..... 2	→ F22-21
AD9.25	When was the last time you put money in saving with people you trust, such as family, friends, neighbors, shopkeepers, money guards, savings collectors or others?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F22-21	CHECK AD9.12: EVER PUT MONEY IN SAVING USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F22-22
AD9.26	When was the last time you put money in savings using a smartphone app?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F22-22	CHECK AD9.13: EVER PUT MONEY IN SAVING USING THE *99# MENU?	YES ..... 1 NO ..... 2	→ F22-23
AD9.27	When was the last time you put money in savings using the *99# menu on a mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F22-23	CHECK AD9.14: EVER PUT MONEY IN SAVING USING AADHAAR NUMBER?	YES ..... 1 NO ..... 2	→ AD10
AD9.28	When was the last time you put money in savings using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 23. INVESTING

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP																														
AD10	<p>The next questions are on investing, or putting money into a place where you expect it to increase as time goes by. There are many ways to invest money. Some people invest in their own business or the businesses of family, friends, or other acquaintances when they expect that the business will grow. Other people invest money by buying property, stocks, bonds, gold, artwork, or other things that they expect will increase in value in the future. Please think about all these types of investments when you answer the next questions.</p> <p>Have you ever made an investment?</p>	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ AD11																														
AD10.	<p>Have you ever made an investment in any of the following places:</p> <p>1) A business you own?</p> <p>2) A business owned by someone you know?</p> <p>3) An Indian enterprise where you bought shares?</p> <p>4) A foreign enterprise where you bought shares?</p> <p>5) Government bonds?</p> <p>6) Land, house, or other property?</p> <p>7) Gold, gems, art, or other things of value?</p> <p>8) A chit fund?</p> <p>9) Another place not on my list?</p>	<table border="0"> <thead> <tr> <th></th><th>YES</th><th>NO</th></tr> </thead> <tbody> <tr> <td>OWN BUSINESS .....</td><td>1</td><td>2</td></tr> <tr> <td>ELSE'S BUSINESS .....</td><td>1</td><td>2</td></tr> <tr> <td>INDIAN ENTERPRISE .....</td><td>1</td><td>2</td></tr> <tr> <td>FOREIGN ENTERPRISE .....</td><td>1</td><td>2</td></tr> <tr> <td>BONDS .....</td><td>1</td><td>2</td></tr> <tr> <td>LAND/HOUSE/PROPERTY .....</td><td>1</td><td>2</td></tr> <tr> <td>GOLD/GEMS/ART .....</td><td>1</td><td>2</td></tr> <tr> <td>CHIT FUND .....</td><td>1</td><td>2</td></tr> <tr> <td>OTHER .....</td><td>1</td><td>2</td></tr> </tbody> </table>		YES	NO	OWN BUSINESS .....	1	2	ELSE'S BUSINESS .....	1	2	INDIAN ENTERPRISE .....	1	2	FOREIGN ENTERPRISE .....	1	2	BONDS .....	1	2	LAND/HOUSE/PROPERTY .....	1	2	GOLD/GEMS/ART .....	1	2	CHIT FUND .....	1	2	OTHER .....	1	2	
	YES	NO																															
OWN BUSINESS .....	1	2																															
ELSE'S BUSINESS .....	1	2																															
INDIAN ENTERPRISE .....	1	2																															
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GOLD/GEMS/ART .....	1	2																															
CHIT FUND .....	1	2																															
OTHER .....	1	2																															
F23-1	CHECK AD10.1: EVER MADE INVESTMENT IN OWN BUSINESS?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F23-2																														
AD10.10	When was the last time you made an investment in a business you own?	<p>TODAY ..... 1</p> <p>IN PAST 7 DAYS ..... 2</p> <p>IN PAST 30 DAYS ..... 3</p> <p>IN PAST 90 DAYS ..... 4</p> <p>BETWEEN 90 DAYS AND 1 YEAR ..... 5</p> <p>MORE THAN 1 YEAR ..... 6</p>																															
F23-2	CHECK AD10.2: EVER MADE INVESTMENT IN SOMEONE ELSE'S BUSINESS?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F23-3																														
AD10.11	When was the last time you made an investment in a business owned by someone you know?	<p>TODAY ..... 1</p> <p>IN PAST 7 DAYS ..... 2</p> <p>IN PAST 30 DAYS ..... 3</p> <p>IN PAST 90 DAYS ..... 4</p> <p>BETWEEN 90 DAYS AND 1 YEAR ..... 5</p> <p>MORE THAN 1 YEAR ..... 6</p>																															

SECTION 23. INVESTING

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F23-3	CHECK AD10.3: EVER MADE INVESTMENT IN INDIAN ENTERPRISE?	YES ..... 1 NO ..... 2	→ F23-4
AD10.12	When was the last time you made an investment in an Indian enterprise where you bought shares ?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F23-4	CHECK AD10.4: EVER MADE INVESTMENT IN FOREIGN ENTERPRISE?	YES ..... 1 NO ..... 2	→ F23-5
AD10.13	When was the last time you made an investment in a foreign enterprise where you bought shares?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F23-5	CHECK AD10.5: EVER MADE INVESTMENT IN GOVERNMENT BONDS?	YES ..... 1 NO ..... 2	→ F23-6
AD10.14	When was the last time you made an investment in government bonds?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F23-6	CHECK AD10.6: EVER MADE INVESTMENT IN LAND, HOUSE, OR OTHER PROPERTY?	YES ..... 1 NO ..... 2	→ F23-7
AD10.15	When was the last time you made an investment in land, house, or other property?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F23-7	CHECK AD10.7: EVER MADE INVESTMENT IN GOLD, GEM, ART?	YES ..... 1 NO ..... 2	→ F23-8
AD10.16	When was the last time you made an investment in gold, gems, art, or other things of value?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F23-9	CHECK AD10.8: EVER MADE INVESTMENT IN A CHIT FUND?	YES ..... 1 NO ..... 2	→ F23-10
AD10.17	When was the last time you made an investment in a chit fund?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F23-10	CHECK AD10.9: EVER MADE INVESTMENT IN OTHER PLACE?	YES ..... 1 NO ..... 2	→ F23-11
AD10.18	When was the last time you made an investment in another place not on my list?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 23. INVESTING

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES		SKIP
F23-11	CHECK FN1.1: EVER USED A BANK?	YES .....	1	→ F23-12
		NO .....	2	
AD10.19	Have you ever invested money using a bank?	YES .....	1	
		NO .....	2	
F23-12	CHECK FN2.1: EVER USED A POST OFFICE BANK?	YES .....	1	→ F23-13
		NO .....	2	
AD10.20	Have you ever invested money using a post office bank?	YES .....	1	
		NO .....	2	
F23-13	CHECK FN3.1: EVER USED A PAYMENTS BANK?	YES .....	1	→ F23-14
		NO .....	2	
AD10.21	Have you ever invested money using a payments bank?	YES .....	1	
		NO .....	2	
F23-14	CHECK FN4.1: EVER USED A MOBILE MONEY SERVICE?	YES .....	1	→ F23-16
		NO .....	2	
AD10.22	Have you ever invested money using a mobile money service?	YES .....	1	
		NO .....	2	
F23-16	CHECK UP2.3: EVER MADE OR RECEIVED A PAYMENT USING A SMARTPHONE APP?	YES .....	1	→ F23-17
		NO .....	2	
AD10.23	Have you ever invested money using a smartphone app?	YES .....	1	
		NO .....	2	
F23-17	CHECK UP2.4: EVER MADE OR RECEIVED A PAYMENT USING *99# MENU?	YES .....	1	→ F23-18
		NO .....	2	
AD10.24	Have you ever invested money using the *99# menu on a mobile phone?	YES .....	1	
		NO .....	2	
F23-18	CHECK UP2.5: EVER MADE OR RECEIVED A PAYMENT USING YOUR AADHAAR NUMBER?	YES .....	1	→ F23-19
		NO .....	2	
AD10.25	Have you ever invested money using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	YES .....	1	
		NO .....	2	
F23-19	CHECK UP2.6: EVER MADE OR RECEIVED A PAYMENT USING A RUPAY, DEBIT OR CREDIT CARD?	YES .....	1	→ F23-20
		NO .....	2	
AD10.26	Have you ever invested money using a Rupay, debit or credit card?	YES .....	1	
		NO .....	2	
F23-20	CHECK FN5.1: EVER USED A MFI?	YES .....	1	→ F23-21
		NO .....	2	
AD10.27	Have you ever invested money using a microfinance institution (MFI)?	YES .....	1	
		NO .....	2	

SECTION 23. INVESTING

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F23-21	CHECK FN6.1: EVER PARTICIPATED IN A SELF-HELP GROUP OF COOP?	YES ..... 1 NO ..... 2	→ F23-22
AD10.28	Have you ever invested money using a self help group or cooperative?	YES ..... 1 NO ..... 2	
F23-22	CHECK AD10.19: EVER INVESTED MONEY USING A BANK?	YES ..... 1 NO ..... 2	→ F23-23
AD10.29	When was the last time you invested money using a bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F23-23	CHECK AD10.20: EVER INVESTED MONEY USING A POST OFFICE BANK?	YES ..... 1 NO ..... 2	→ F23-24
AD10.30	When was the last time you invested money using a post office bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F23-24	CHECK AD10.21: EVER INVESTED MONEY USING A PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F23-25
AD10.31	When was the last time you invested money using a payments bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F23-25	CHECK AD10.22: EVER INVESTED MONEY USING A MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2	→ F23-26
AD10.32	When was the last time you invested money using a mobile money service?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F23-26	CHECK AD10.23: EVER INVESTED MONEY USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F23-27
AD10.33	When was the last time you invested money using a smartphone app?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F23-27	CHECK AD10.24: EVER INVESTED MONEY USING THE *99# MENU?	YES ..... 1 NO ..... 2	→ F23-28
AD10.34	When was the last time you invested money using the *99# menu on a mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 23. INVESTING

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F23-28	CHECK AD10.25: EVER INVESTED MONEY USING YOUR AADHAAR NUMBER?	YES ..... 1 NO ..... 2	→ F23-29
AD10.35	When was the last time you invested money using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F23-29	CHECK AD10.26: EVER INVESTED MONEY USING A RUPAY, DEBIT, OR CREDIT CARD?	YES ..... 1 NO ..... 2	→ F23-30
AD10.36	When was the last time you invested money using a Rupay, debit or credit card?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F23-30	CHECK AD10.27: EVER INVESTED MONEY USING A MFI?	YES ..... 1 NO ..... 2	→ F23-31
AD10.37	When was the last time you invested money using a microfinance institution (MFI)?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F23-31	CHECK AD10.28: EVER INVESTED MONEY USING A SELF-HELP GROUP OR COOP?	YES ..... 1 NO ..... 2	→ AD10.39
AD10.38	When was the last time you invested money using a self help group or cooperative?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
AD10.39	When was the last time you invested money using cash?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6 NEVER ..... 7	

SECTION 24. BORROWING

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
AD11	<p>Many people borrow money from various sources such as friends, family, banks or other financial institutions to help meet their goals. Furthermore, people often purchase goods and services on credit and defer the payment to a later time. Please think about all these ways of borrowing when you answer the following questions.</p> <p>Have you ever borrowed money from someone outside your household or bought something on credit?</p>	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ IF114.
AD11.1	Have you ever purchased something using credit from a store or shopkeeper or repaid money you owed for a purchase you made on credit?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F24-1	CHECK FN1.15: HAS A CREDIT CARD?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F24-2
AD11.2	Have you ever purchased something using a credit card or repaid money you owed for a purchase you made using a credit card?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F24-2	CHECK FN5.1: EVER USED A MFI?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ AD11.4
AD11.3	Have you ever borrowed money from a microfinance institution (MFI)?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
AD11.4	Have you ever borrowed money from a private moneylender?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
AD11.5	Have you ever borrowed money from a pawnshop?	<p>YES ..... 1</p> <p>NO ..... 2</p>	
F24-3	CHECK FN6.1: EVER PARTICIPATED IN A SELF-HELP GROUP OF COOP?	<p>YES ..... 1</p> <p>NO ..... 2</p>	→ F24-4
AD11.6	Have you ever borrowed money or used credit from a self help group or cooperative?	<p>YES ..... 1</p> <p>NO ..... 2</p>	

SECTION 24. BORROWING

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES		SKIP
F24-4	CHECK FN1.1: EVER USED A BANK?	YES .....	1	→ F24-5
		NO .....	2	
AD11.7	Have you ever borrowed money or used credit from a bank?	YES .....	1	
		NO .....	2	
F24-5	CHECK FN2.1: EVER USED A POST OFFICE BANK?	YES .....	1	→ F24-6
		NO .....	2	
AD11.8	Have you ever borrowed money or used credit from a post office bank?	YES .....	1	
		NO .....	2	
F24-6	CHECK FN3.1: EVER USED A PAYMENTS BANK?	YES .....	1	→ F24-7
		NO .....	2	
AD11.9	Have you ever borrowed money or used credit from a payments bank?	YES .....	1	
		NO .....	2	
AD11.10	Have you ever repaid some money you owed using a payments bank?	YES .....	1	
		NO .....	2	
F24-7	CHECK FN4.1: EVER USED A MOBILE MONEY SERVICE?	YES .....	1	→ F24-8
		NO .....	2	
AD11.11	Have you ever repaid some money you owed using a mobile money service?	YES .....	1	
		NO .....	2	
F24-8	CHECK UP2.3: EVER MADE OR RECEIVED A PAYMENT USING A SMARTPHONE APP?	YES .....	1	→ F24-9
		NO .....	2	
AD11.12	Have you ever repaid some money you owed using a smartphone app?	YES .....	1	
		NO .....	2	
F24-9	CHECK UP2.4: EVER MADE OR RECEIVED A PAYMENT USING *99# MENU?	YES .....	1	→ F24-10
		NO .....	2	
AD11.13	Have you ever repaid some money you owed using the *99# menu on a mobile phone?	YES .....	1	
		NO .....	2	
F24-10	CHECK UP2.5: EVER MADE OR RECEIVED A PAYMENT USING YOUR AADHAAR NUMBER?	YES .....	1	→ AD11.15
		NO .....	2	
AD11.14	Have you ever repaid some money you owed using your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone?	YES .....	1	
		NO .....	2	



SECTION 24. BORROWING

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
AD11.15	When was the last time you borrowed money or repaid some money you owed to someone outside your household?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F24-11	CHECK AD11.1: EVER BORROWED MONEY OR BOUGHT USING CREDIT?	YES ..... 1 NO ..... 2	→ F24-12
AD11.16	When was the last time you purchased something using credit from a store or shopkeeper or repaid money you owed for a purchase you made on credit?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F24-12	CHECK AD11.2: EVER PURCHASED SOMETHING USING A CREDIT CARD?	YES ..... 1 NO ..... 2	→ F24-13
AD11.17	When was the last time you purchased something using a credit card or repaid money you owed for a purchase you made using a credit card?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F24-13	CHECK AD11.3: EVER BORROWED MONEY FROM A MFI?	YES ..... 1 NO ..... 2	→ F24-14
AD11.18	When was the last time you borrowed money or repaid some money you owed to a microfinance institution (MFI)?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F24-14	CHECK AD11.4: EVER BORROWED MONEY FROM A PRIVATE MONEYLENDER?	YES ..... 1 NO ..... 2	→ F24-15
AD11.19	When was the last time you borrowed money or repaid some money you owed to a private moneylender?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F24-15	CHECK AD11.5: EVER BORROWED MONEY FROM A PAWNSHOP?	YES ..... 1 NO ..... 2	→ F24-16
AD11.20	When was the last time you borrowed money or repaid some money you owed to a pawnshop?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F24-16	CHECK AD11.6: EVER BORROWED MONEY OR USED CREDIT FROM A SELF-HELP GROUP OR COOP	YES ..... 1 NO ..... 2	→ F24-17
AD11.21	When was the last time you borrowed money or repaid some money you owed to a self help group or cooperative?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 24. BORROWING

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
F24-17	CHECK AD11.7: EVER BORROWED MONEY OR USED CREDIT FROM A BANK?	YES ..... 1 NO ..... 2	→ F24-18
AD11.22	When was the last time you borrowed money or repaid some money you owed to a bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F24-18	CHECK AD11.8: EVER BORROWED MONEY OR USED CREDIT FROM A POST OFFICE BANK	YES ..... 1 NO ..... 2	→ F24-19
AD11.23	When was the last time you borrowed money or repaid some money you owed to a post office bank?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F24-19	CHECK AD11.10: EVER REPAID MONEY YOU OWED USING A PAYMENTS BANK?	YES ..... 1 NO ..... 2	→ F24-20
AD11.24	When was the last time you used a payments bank to repay some money you owed?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F24-20	CHECK AD11.11: EVER REPAID MONEY YOU OWED USING A MOBILE MONEY SERVICE?	YES ..... 1 NO ..... 2	→ F24-21
AD11.25	When was the last time you used a mobile money service to repay some money you owed?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F24-21	CHECK AD11.12: EVER REPAID MONEY YOU OWED USING A SMARTPHONE APP?	YES ..... 1 NO ..... 2	→ F24-22
AD11.26	When was the last time you used a smartphone app to repay some money you owed?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	
F24-22	CHECK AD11.13: EVER REPAID MONEY YOU OWED USING THE *99# MENU?	YES ..... 1 NO ..... 2	→ F24-23
AD11.27	When was the last time you used the *99# menu on a mobile phone to repay some money you owed?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6	

SECTION 24. BORROWING

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES		SKIP
F24-23	CHECK AD11.14: EVER REPAID MONEY YOU OWED USING YOUR AADHAAR NUMBER?	YES ..... 1 NO ..... 2		→ FB19
AD11.28	When was the last time you used your Aadhaar number and also your fingerprint, iris scan, or a onetime password from your mobile phone to repay some money you owed?	TODAY ..... 1 IN PAST 7 DAYS ..... 2 IN PAST 30 DAYS ..... 3 IN PAST 90 DAYS ..... 4 BETWEEN 90 DAYS AND 1 YEAR ..... 5 MORE THAN 1 YEAR ..... 6		
FB19	Many people need extra time to repay money they borrowed. When you borrow money or make purchases on credit, how often does the deadline pass before you are able to repay what you borrowed?	ALMOST ALWAYS ..... 1 OFTEN ..... 2 SOMETIMES ..... 3 RARELY ..... 4 ALMOST NEVER ..... 5 NO DEADLINE [DO NOT READ] ..... 6 REF [DO NOT READ] ..... -3 DK [DO NOT READ] ..... -2		
FB19.	Now I'm going to read a list of reasons why some people borrow money. For each one that I read, please tell me whether or not you borrowed in the past 12 months for this purpose?			
	1) To pay for emergency expenses (e.g., medical bills)	OWN BUSINESS ..... 1	YES NO 2	
	2) To pay for daily expenses (e.g., food, transportation, etc.)	ELSE'S BUSINESS ..... 1	2	
	3) To pay business expenses or invest in a business	INDIAN ENTERPRISE ..... 1	2	
	4) To invest in home improvement or construction	FOREIGN ENTERPRISE ..... 1	2	
	5) To pay for agricultural inputs	BONDS ..... 1	2	

SECTION 25: PROXIMITY TO POINTS-OF-SERVICE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP																																													
IFI14.	<p>Now I have a few questions about the location of different financial service providers.</p> <p>How close are the following to where you live:</p> <p>1) Bank branch?</p> <p>2) Bank agent or business correspondent?</p> <p>3) ATM machine where people use a card to get cash?</p> <p>4) Post office bank?</p> <p>5) Microfinance institution (MFI)?</p> <p>6) Self help group or cooperative?</p> <p>7) Agent, shop or kiosk that has a microATM machine for banking transactions using Aadhaar?</p> <p>8) Agent, shop or kiosk that offers a mobile money service?</p> <p>9) Agent, shop, or kiosk that offers a payments bank service?</p>	<table> <tr> <th>LESS THAN 0.5KM</th><th>BETWEEN 0.5KM AND 1KM</th><th>BETWEEN 1KM AND 5KM</th><th>MORE THAN 5KM</th><th>DK [DO NOT READ]</th></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>-2</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>-2</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>-2</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>-2</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>-2</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>-2</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>-2</td></tr> <tr> <td>1</td><td>2</td><td>3</td><td>4</td><td>-2</td></tr> </table>	LESS THAN 0.5KM	BETWEEN 0.5KM AND 1KM	BETWEEN 1KM AND 5KM	MORE THAN 5KM	DK [DO NOT READ]	1	2	3	4	-2	1	2	3	4	-2	1	2	3	4	-2	1	2	3	4	-2	1	2	3	4	-2	1	2	3	4	-2	1	2	3	4	-2	1	2	3	4	-2	
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IFI15.1	<p>If you had to go to this institution, how much time would it take you:</p> <p>Bank branch?</p> <p><b>IF LESS THAN 1 HOUR, RECORD MINUTES, OTHERWISE, RECORD HOURS</b></p>	<p>MINUTES ..... 1 <input type="text"/> <input type="text"/></p> <p>HOURS ..... 2 <input type="text"/> <input type="text"/></p> <p>DK [DO NOT READ] ..... -2</p>																																														
IFI15.2	<p>If you had to go to this institution, how much time would it take you:</p> <p>Bank agent or business correspondent?</p> <p><b>IF LESS THAN 1 HOUR, RECORD MINUTES, OTHERWISE, RECORD HOURS</b></p>	<p>MINUTES ..... 1 <input type="text"/> <input type="text"/></p> <p>HOURS ..... 2 <input type="text"/> <input type="text"/></p> <p>DK [DO NOT READ] ..... -2</p>																																														
IFI15.3	<p>If you had to go to this institution, how much time would it take you:</p> <p>ATM machine where people use a card to get cash?</p> <p><b>IF LESS THAN 1 HOUR, RECORD MINUTES, OTHERWISE, RECORD HOURS</b></p>	<p>MINUTES ..... 1 <input type="text"/> <input type="text"/></p> <p>HOURS ..... 2 <input type="text"/> <input type="text"/></p> <p>DK [DO NOT READ] ..... -2</p>																																														
IFI15.4	<p>If you had to go to this institution, how much time would it take you:</p> <p>Post office bank?</p> <p><b>IF LESS THAN 1 HOUR, RECORD MINUTES, OTHERWISE, RECORD HOURS</b></p>	<p>MINUTES ..... 1 <input type="text"/> <input type="text"/></p> <p>HOURS ..... 2 <input type="text"/> <input type="text"/></p> <p>DK [DO NOT READ] ..... -2</p>																																														

SECTION 25: PROXIMITY TO POINTS-OF-SERVICE

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
IFI15.5	<p>If you had to go to this institution, how much time would it take you:</p> <p>Microfinance institution (MFI)?</p> <p><b>IF LESS THAN 1 HOUR, RECORD MINUTES, OTHERWISE, RECORD HOURS</b></p>	<p>MINUTES ..... 1 <input type="text"/> <input type="text"/></p> <p>HOURS ..... 2 <input type="text"/> <input type="text"/></p> <p>DK [DO NOT READ] ..... -2</p>	
IFI15.6	<p>If you had to go to this institution, how much time would it take you:</p> <p>Self help group or cooperative?</p> <p><b>IF LESS THAN 1 HOUR, RECORD MINUTES, OTHERWISE, RECORD HOURS</b></p>	<p>MINUTES ..... 1 <input type="text"/> <input type="text"/></p> <p>HOURS ..... 2 <input type="text"/> <input type="text"/></p> <p>DK [DO NOT READ] ..... -2</p>	
IFI15.7	<p>If you had to go to this institution, how much time would it take you:</p> <p>Agent, shop or kiosk that has a microATM machine for banking transactions using Aadhaar?</p> <p><b>IF LESS THAN 1 HOUR, RECORD MINUTES, OTHERWISE, RECORD HOURS</b></p>	<p>MINUTES ..... 1 <input type="text"/> <input type="text"/></p> <p>HOURS ..... 2 <input type="text"/> <input type="text"/></p> <p>DK [DO NOT READ] ..... -2</p>	
IFI15.8	<p>If you had to go to this institution, how much time would it take you:</p> <p>Agent, shop or kiosk that offers a mobile money service?</p> <p><b>IF LESS THAN 1 HOUR, RECORD MINUTES, OTHERWISE, RECORD HOURS</b></p>	<p>MINUTES ..... 1 <input type="text"/> <input type="text"/></p> <p>HOURS ..... 2 <input type="text"/> <input type="text"/></p> <p>DK [DO NOT READ] ..... -2</p>	
IFI15.9	<p>If you had to go to this institution, how much time would it take you?:</p> <p>Agent, shop, or kiosk that offers a payments bank service?</p> <p><b>IF LESS THAN 1 HOUR, RECORD MINUTES, OTHERWISE, RECORD HOURS</b></p>	<p>MINUTES ..... 1 <input type="text"/> <input type="text"/></p> <p>HOURS ..... 2 <input type="text"/> <input type="text"/></p> <p>DK [DO NOT READ] ..... -2</p>	

SECTION 26. LITERACY

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP
LN1	I have just a few questions remaining before we finish.  Can you read this text for me, please?	READ INFORMED CONSENT FORM FLUENTLY AND WITHOUT ANY HELP ..... 1 READ INFORMED CONSENT FORM WELL BUT HAD A LITTLE HELP ..... 2 STRUGGLED TO READ INFORMED CONSENT FORM AND HAD A LOT OF HELP ..... 3 UNABLE TO READ CONSENT FORM AND REQUESTED IT BE READ TO THEM ..... 4	
LN2.1	On a scale from 1 (cannot do at all) to 5 (excellent), please evaluate how you perform in the following areas: Reading in [questionnaire language]	CANNOT DO THIS AT ALL ..... 1 VERY BADLY ..... 2 SOMEWHAT BADLY ..... 3 GOOD ..... 4 EXCELLENT ..... 5	
LN2.2	On a scale from 1 (cannot do at all) to 5 (excellent), please evaluate how you perform in the following areas: Writing in [questionnaire language]	CANNOT DO THIS AT ALL ..... 1 VERY BADLY ..... 2 SOMEWHAT BADLY ..... 3 GOOD ..... 4 EXCELLENT ..... 5	
RI4	Would you consent to taking part in a follow up study with us?	YES ..... 1 NO ..... 2	
RI5.1	Can you give me all the mobile phone numbers you use regularly to make or to receive calls and text messages?  No 1. Phone number	_____ PHONE NUMBER 1 DON'T KNOW ..... -2	
RI5.2	Can you give me all the mobile phone numbers you use regularly to make or to receive calls and text messages?  No 2. Phone number	_____ PHONE NUMBER 2 DON'T KNOW ..... -2	
RI5.3	Can you give me all the mobile phone numbers you use regularly to make or to receive calls and text messages?  No 3. Phone number	_____ PHONE NUMBER 3  DON'T KNOW ..... -2	
HH1	Result of household interview	COMPLETED ..... 1 NO HOUSEHOLD MEMBER OR COMPETENT RESPONDENT AT HOME AT TIME OF VISIT ..... 2 ENTIRE HOUSEHOLD ABSENT FOR EXTENDED PERIOD OF TIME ..... 3  REFUSED ..... 4 DWELLING VACANT / ADDRESS NOT A DWELLING ..... 5 DWELLING DESTROYED ..... 6 DWELLING NOT FOUND ..... 7 OTHER ..... 96 _____ (SPECIFY)	
HH2	Result of the interview with the selected respondent	COMPLETED ..... 1 NOT AT HOME ..... 2 REFUSED ..... 3 INCAPACITATED ..... 4 OTHER ..... 96 _____ (SPECIFY)	