

Checklist — Bank Branch (for Financial Access)

Pre-Visit Section

2A Institution-specific particulars [PRE]

- Branch listing reference (RBI bank branch locator) — text
- Visit type (from public listing): Public Sector Bank / Regional Rural Bank / District Cooperative Bank / Bank Mitra (BC point) / Private Bank
- Bank name + IFSC (from public listing) — text
- Is this the lead bank for the district (LDM seat)? — Y/N (from public listing)
- Composite or stand-alone (from public listing): Stand-alone branch / LDM-co-located

2B Public displays expected at this institution [PRE — informational]

- PMJDY account opening poster (zero balance, RuPay card, Rs 2 lakh insurance, overdraft Rs 10K)
- Mudra Shishu / Kishore / Tarun / Tarun Plus poster with collateral-free rule
- Stand-Up India poster (1 SC/ST + 1 woman borrower per branch)
- Atal Pension Yojana poster
- PMJJBY / PMSBY insurance posters
- Customer grievance + RBI Ombudsman cms.rbi.org.in
- List of documents for Mudra application
- Financial Literacy Camp calendar or photo trail

2C Pre-loaded scheme list [PRE — informational, no Kobo field]

- PMJDY — Pradhan Mantri Jan Dhan Yojana
- MUDRA (Shishu / Kishore / Tarun / Tarun Plus)
- Stand-Up India
- APY — Atal Pension Yojana
- PMJJBY / PMSBY (insurance)
- DBT (VB-G RAM G / scholarships / pensions)
- BC (Bank Mitra) network in rural area

Section 1 — On-arrival logging

Standard.

Section 2 — Observation: Infrastructure

2.2 Institution-specific facilities [OBS]

- Number of customer transaction counters open — integer
 - Working ATM at premises? — Y/N [photo]
 - Core banking system connectivity visible (no “server down” signs)? — Y/N
 - (BC point) Working micro-ATM with Aadhaar biometric? — Y/N/NA [photo]
 - Customer chairs for waiting? — Y/N
 - Number of customer chairs — integer
 - Complaint / grievance box visible? — Y/N [photo]
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Section 3 — Observation: Documents displayed

3.2 Institution-specific displays [DOC]

- PMJDY account opening poster displayed? — Y/N [photo]
 - Mudra Shishu / Kishore / Tarun / Tarun Plus poster with collateral-free rule displayed? — Y/N [photo]
 - Stand-Up India poster (1 SC/ST + 1 woman borrower per branch) displayed? — Y/N [photo]
 - Atal Pension Yojana poster displayed? — Y/N [photo]
 - PMJJBY / PMSBY insurance posters displayed? — Y/N [photo]
 - Customer grievance + RBI Ombudsman cms.rbi.org.in displayed? — Y/N [photo]
 - List of documents for Mudra application displayed? — Y/N [photo]
 - Financial Literacy Camp calendar or photo trail displayed? — Y/N [photo]
 - Stand-Up India 2-per-branch compliance visible? — Y/N
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Section 4 — Interview: Admin

4.1 Identification — institution-specific dropdowns

- Designation of person met (dropdown): Branch Manager / Loan Officer / Customer Service Officer / Bank Mitra / LDM (if lead branch) / Financial Literacy Counsellor / Other
- Reporting line: Bank zonal + SLBC + RBI

4.5 Institution-specific quantitative items [ADMIN]

- Number of PMJDY accounts opened in last 30 days — integer [not_known_allowed]
- Number of active PMJDY accounts — integer [not_known_allowed]
- Number of Mudra Shishu loans disbursed in last 12 months — integer [not_known_allowed]
- Number of Mudra Kishore loans disbursed in last 12 months — integer [not_known_allowed]
- Number of Mudra Tarun loans disbursed in last 12 months — integer [not_known_allowed]
- Number of Mudra Tarun Plus loans disbursed in last 12 months — integer [not_known_allowed]
- Number of Stand-Up India SC/ST loans disbursed last 12 months — integer [not_known_allowed]

- Number of Stand-Up India women loans disbursed last 12 months — integer [not_known_allowed]
 - Number of DBT failures in last 30 days — integer [not_known_allowed]
 - DBT failure resolution status — short text
 - Number of Bank Mitras operational in branch's rural area — integer [not_known_allowed]
 - Frequency of Bank Mitra visits (short text)
 - Can a new PMJDY account be opened in a single visit today? — Y/N
 - Is Mudra Shishu being disbursed without collateral demand? — Y/N
 - Are DBT receipts (VB-G RAM G / scholarships / pensions) arriving on schedule? — Y/N + example
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Section 5 — Interview: Beneficiary

5.1 Beneficiary type — institution-specific dropdown

- Beneficiary type: PMJDY applicant / Mudra applicant / DBT recipient / BC-point user / Other customer
- **Target:** interview 3 — ideally 1 PMJDY, 1 Mudra, 1 DBT recipient.

5.5 Institution-specific beneficiary items [USER]

- Account type (dropdown): PMJDY / SB / Current / Mudra account / Other
 - Days from PMJDY application to card receipt — integer [not_known_allowed]
 - Did you pay any fee to open PMJDY? — Y/N (should be ZERO)
 - Fee paid if any — integer ₹
 - Was collateral demanded for Mudra Shishu (<Rs 50K)? — Y/N/NA
 - DBT receipt delay — integer days past scheduled [not_known_allowed]
 - Have you used the Bank Mitra in your village? — Y/N
 - Did the micro-ATM work? — Y/N/NA
 - Bank staff helpfulness — Poor / Average / Good
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Section 6 — Closing

Standard. If visiting BC point, add a photo of Bank Mitra sign and timings board.