# APPENDIX I

## MARKETING OF BANKING SERVICES
(A STUDY WITH REFERENCE TO IOB)

### QUESTIONNAIRE (STAFF)

1. Name
   (Optional)

2. Age
   - 2.1. Up to 30 Years
   - 2.2. 30 to 40 years
   - 2.3. 40 to 50 years
   - 2.4. above 50 years

3. Sex
   - 3.1 Male
   - 3.2 Female

4. Educational Qualification
   - 4.1 Up to Undergraduate
   - 4.2 Post Graduate
   - 4.3 Professional Qualifications
   - 4.4 Bank related courses

5. Joined the Bank as
   - 5.1 Sub staff
   - 5.2 Clerical
   - 5.3 Probationary Officer
   - 5.4 Specialist Officer

6. Cadre
   - 6.1 Manager first time
   - 6.2 Officers
   - 6.3 Clerical
   - 6.4 Sub-Staff
7. Number of years of service in the Bank
   7.1 Up to 10 years
   7.2 10 to 15 years
   7.3 15 to 20 years
   7.4 20 to 25 years
   7.5 Above 25 years

8. Number of years of service in the present cadre
   8.1 Up to 10 years
   8.2 10 to 15 years
   8.3 15 to 20 years
   8.4 20 years and above

9. Section/Department attached
   9.1 Savings Bank Counter
   9.2 Current Account
   9.3 Despatch/Clearing/Vouching
   9.4 Loans Section
   9.5 Lockers
   9.6 Establishment Section
   9.7 Reports & Returns
   9.8 Overall in-charge
   9.9 Other Sections
10. Knowledge about the various least attractive deposit Schemes (Tick relevant box)

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<td>10.2 Multiple Deposit Scheme</td>
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<td>10.3 Multiple Deposit Account II</td>
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<td>10.4 Multiple Investment Scheme</td>
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<td>10.5 Varshik Aai Yojana</td>
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<td>10.6 Permanent Income Plan</td>
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<td>10.8 Cumulative Benefit Deposit</td>
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<td>10.9 Vardhan Scheme</td>
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<td>10.10 Capital Gains A/C Scheme</td>
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<td>11.9 Retail gem</td>
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12. Knowledge about the various other Services/ Schemes (Tick relevant box)

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<td>12.2 Safe deposit lockers</td>
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<td>12.3 Safe custody</td>
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<td>12.4 IOB credit Cards</td>
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<td>12.5 Travellers cheques</td>
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<td>12.13 Any where banking</td>
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<td>12.14 Real time gross settlement</td>
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<td>12.15 Multiplity of cheques</td>
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<td>12.16 Telephone bill payment</td>
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<td>12.17 Mobile banking</td>
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</table>
13. I come to know about the various schemes/services offered by our bank through

13. 1. Advertisement in Papers  □

13.2 Circulars  □

13.3. Pamphlets  □

13.4. Manager  □

13.5. Other Staff Members  □

14. When a customer visits my branch for availing some service.

14. 1. Receive and talk  □

14.2 Customers talk first  □

15. When a customer enquires about some details about schemes/services

15.1 Respond properly  □

15.2 Inefficient to convey  □

15.3. Direct the customers to other staffs  □

16. According to me the level of customer service in the branch in General is

16. 1. Excellent  □

16.2 Good  □

16.3. Average  □

16.4. Poor  □

17. Do you assist the customer to fill up the forms used for depositing money ?

   Yes  □   No  □

If no, state the reasons

1) No time

2) Not my duty

3) I do not like to take risk

4) I do only assigned duties
18. Do you attend the customers after business hour?
   Yes, attend the customer □
   No, don’t encourage □

19. Do you sit late hours to assist the branch management to function effectively?
   Yes □ No □

20. How will you react during peak hours?
   20.1 feel tired
   20.2 avoid customers
   20.3 serve fast to satisfy the customer

21. How do you act when errors are committed by you while making entries?
   15.1 I admit my mistake and rectify □
   15.2 I don’t make mistake □
   15.3 I do not care the mistake □

22. Do you respect your superiors and maintain cordial relationship with them?
   Yes, I respect and maintain relation □
   No, I keep distance □

23. Are you satisfied with the facilities provided in the branch?
   Yes □ No □

If No, what is the reason for your dissatisfaction?
   1. Poor seating arrangements
   2. Insufficient lighting
   3. Basic amenities are poor
24. Do you think that a specialized staff in the field of marketing is essential to marketing the bank products and services?

Yes □ No □

If yes, give you option
1. Qualified personnel in marketing should be recruited
2. Existing staff may be trained

25. How do you feel about the awareness of customers about the banking transactions?

Yes, Customers know well □
No, aware of limited product and services □

26. Do you feel Bancassurance business will improve our profitability?

Yes □ No □

27. Do you encourage your customer to utilize the services of E-See Banking?

Yes □ No □

28. Do you feel, conducting periodical staff meeting help the branch to motivate staff?

Yes □ No □

If yes,
1. Quality of customer service
2. Difference of opinion among the staff
3. Business development
4. Motivation factors

29. Do you feel Core Banking Solution improve our business?

Yes □ No □
30. Do you feel ATM minimize the customer complaint in the branch?

Yes ☐ No ☐

31. Any other suggestions for further Improvement in Bank schemes, Customer Service, Marketing Strategies etc.
APPENDIX II
MARKETING OF BANKING SERVICES
(A STUDY WITH REFERENCE TO IOB)

QUESTIONNAIRE (CUSTOMER)

1. Name
   (Optional)

2. Age
   2.1 up to 25 years
   2.2 25 to 35 years
   2.3 35 to 45 years
   2.4 above 45 years

3. Sex
   3.1 Male
   3.2 Female

4. Educational qualification
   4.1 up to school level
   4.2 Under Graduate
   4.3 Post Graduate level
   4.4 Professional level

5. Occupation
   5.1 Service
   5.2 Professional
   5.3 Business
   5.4 House maker
   5.5 Retired Persons
   5.6 Others (Specify) _______
7. Income (per annum)
   7.1 Up to Rs. 50,000
   7.2 Rs. 50,000 to Rs. 1,00,000
   7.3 Rs. 1,00,000 to Rs. 1,50,000
   7.4 above Rs. 1,50,000

8. Number of years maintaining accounts with IOB
   8.1 Less than 1 year
   8.2 1 year to 5 years
   8.3 5 years to 10 years
   8.4 10 years and above

9. Reasons for maintaining account with IOB (Kindly rank the answers)
   9.1 Due to compulsion
   9.2 Satisfactory service
   9.3 Image of the bank
   9.4 No other alternative

10. Knowledge above the schemes (Tick relevant box)
    10.1. Not heard
    10.2. Partly aware
    10.3. Fully aware
11. Knowledge about the various least attractive deposit Schemes
(Tick relevant box)

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14. Which account is held by you?  
14.1 Current account  □  
14.2 Savings Bank  □  
14.3 Fixed deposit  □  
14.4 Recurring deposit  □  
14.5 others (specify)__________

15. How do you feel about opening of account?  
15.1 Simple  □  
15.2 So many formalities  □  
15.3 Complicated  □  
15.4 Spent lot of time  □  
15.5 Huge customer crowd  □
16. How much you have invested in IOB?.
   16.1 Upto Rs.5 Lacs
   16.2 Rs.5 lacs to Rs10 Lacs
   16.3 Above Rs. 10 lacs

17. How do you know about various schemes of deposits in IOB?
   17.1 Mass media
   17.2 News paper
   17.3 Staff members
   17.4 Exhibition
   17.5 Sign boards

18. The schemes/services available is fully meet my requirements
   18.1 Mostly meet my requirements
   18.2 Partly meet my requirements
   18.3 Do not meet my requirements

21. Do you interact with the branch officials while banking?
   Yes ☐ No ☐

   If yes, with whom you do interact
   1) All the Staff
   2) Manager

22. Your level of satisfaction about the services rendered by the branch
   22.1 Excellent
   22.2 Good
   22.3 Average
   22.4 Poor
23. If you are banking with other banks also, the service quality available with them compared to I O B is

23.1 Much better □
23.2 Better □
23.3 Same level □
23.4 Lower level □

24. Have you ever experienced any difficulty in withdrawing the deposit on maturity?

Yes □ No □

If yes, what type of difficulty?
1) delayed payment
2) So many formalities
3) Compulsion for re-investment
4) do not recognize the depositors
5) Lethargic attitude of officials

25. Have you foreclosed any of your deposit account?

Yes □ No □

If yes, state the reasons.
1) Urgent need of money
2) Not satisfied with the service
3) Do not intimate the maturity date
4) Irresponsible behaviour

26. Though rate of interest for deposit in nationalized bank is low, reasons for having deposit in IOB

26.1 Service is better □
26.2 Proximity □
26.3 Trust worthiness □
26.4 Convenience □
27. Have you borrowed from bank

Yes ☐ No ☐

If yes, give details

1) Personal loan
2) Loan against deposit
3) Temporary Over draft
4) Clean loan
5) Jewel Loan
6) Housing Loan
7) Others (Specify) _______

28. Did you experience any difficulty in getting loan facilities?

Yes ☐ No ☐

If yes, reasons

1) Delayed sanction
2) Too much formalities
3) Disbursement in instalments
4) Poor treatment
5) Do not guide the customers properly

29. Do you feel that bank charges are really high when compared with their services?

Yes ☐ No ☐

30. How do you feel about services at counters?

30.1 do not respond the customers properly ☐
30.2 inefficient to convey the information ☐
30.3 Poor product knowledge ☐
30.4 Excellent service ☐
30.5 Quick service ☐
31. How do you feel about the bank business hours?
   31.1 more convenient
   31.2 extended working hours required

32. How do you feel about the branch premises?
   32.1 Good
   32.2 Satisfactory
   32.3 Poor

33. Are you aware of Insurance products marketed by IOB?
   Yes ☐ No ☐

   If yes, have you taken policy of
       1) IOB Jeevan
       2) IOB Health Cadre plus
       3) Liability Insurance.

   If no, reasons for NOT knowing.
       1) Lack of advertisement
       2) Not availability of details
       3) Staff members are not aware of the products

34. Do you feel IOB takes care of customer needs?  Yes ☐ No ☐