I. QUESTIONNAIRE FOR BANK CUSTOMERS

1. GENERAL

1. NAME
2. ADDRESS
3. STATUS
   (a) Individual  (b) Firm  (c) Company  (d) Others(specify)
4. Occupation
5. If business, nature of business.

2. BANKING HABITS

6. What is the reason for choosing this bank as your bank?
   (a) Family tradition  (b) Incentive schemes
   (c) Nearness to office/residence  (d) Just by chance
   (e) others (specify)

7. Reason for continued patronage given to this particular bank by you
   (a) Courteous service at the counter  (b) Efficiency
   (c) Familiarity  (d) Nearness to office / residence
   (e) Others (specify)

8. Do you consider it necessary for you to know someone personally at this ranch to expedite your transactions?
   (a) Yes  (b) No

9. Which time do you prefer for banking business hours.
   (a) Early Morning  (b) Day Timing  (c) Late Evening
3 PHYSICAL FACILITIES AT THE BANK

10. Is the space available at the bank for customers sufficient for transactions with reasonable comfort?
   (a) Superior (b) Good (c) Average

11. Well designed counter available
    (a) Superior (b) Good (c) Average

12. Elegant furniture for seating and writing available
    (a) Superior (b) Good (c) Average

13. Fan and drinking water available
    (a) Superior (b) Good (c) Average

14. Parking space available
    (a) Superior (b) Good (c) Average

15. Do you think that there is adequate staff at the bank to meet your requirements?
    (a) Yes (b) No

16. Is the bank conveniently located?
    (a) Yes (b) No

17. Accessible to roads / transportation
    (a) Superior (b) Good (c) Average

4 ATTITUDE OF STAFF

18. Cleanliness and upkeep of branch premises
    (a) Superior (b) Good (c) Average

19. Staff behaviour with the customer
    (a) Superior (b) Good (c) Average
20. Good co-ordination among staff
   (a) Superior  (b) Good  (c) Average
21. Personal interest taken by staff in service/solving problems
   (a) Superior  (b) Good  (c) Average
22. Prompt service by staff at counters
   (a) Superior  (b) Good  (c) Average

5 CUSTOMER GUIDANCE
23. Display boards at counters indicating type of transactions that particular counter does
   (a) Superior  (b) Good  (c) Average
24. Prominent display of time norms required for transaction, for information of customers
   (a) Superior  (b) Good  (c) Average
25. Personal guidance of staff if needed
   (a) Superior  (b) Good  (c) Average
26. Manager available easily and accessible to redress grievances if any and to solve problems
   (a) Superior  (b) Good  (c) Average
27. Whether customers’ meets are held regularly?
   (a) Superior  (b) Good  (c) Average
28. Proper notice of customer meets displayed
   (a) Superior  (b) Good  (c) Average

6 CUSTOMER EDUCATION
29. How do you know about the existing and new policies and services offered by the bank? Through
   (a) Branch manager  (b) Staff at the branch  
   (c) Advertisements/pamphlets  (d) Others
30. Availability of leaflets/pamphlets on schemes/services to customers
   (a) Superior □         (b) Good □       (c) Average □

7. SAVINGS BANK ACCOUNT

31. Do you have a Savings Bank Account with this bank?
   (a) Yes □               (b) No □

32. Do you think that photo and PAN are necessary for opening an account?
   (a) Yes □               (b) No □

33. Did you feel any difficulty in opening the account?
   (a) Yes □               (b) No □

34. How long does it usually take?
   (a) To deposit cash in your account and obtain a receipt  --------------mts.
   (b) To withdraw cash from your account  --------------mts.
   (c) To get a new cheque book  --------------mts.
   (d) For collection of local cheques  --------------days.
   (e) For collection of outstation cheques  --------------days.

35. Have you given any standing instructions to the bank?
   (a) Yes □               (b) No □

36. Are these standing instructions properly executed
   (a) Yes □               (b) No □

37. Do you take your passbook to the bank whenever you?
   (a) Deposit cash---------Yes □   No □
   (b) Withdraw cash---------Yes □   No □

38. Whether the pass book is maintained promptly?

39. How often do you give your passbook for completing the entries  —times a year
40. Are you able to clearly understand the entries made in your passbook?
   (a) Yes          (b) No

41. Do you have SB Accounts in multiple branches at different locations?
   (a) Yes          (b) No

8. CURRENT DEPOSIT ACCOUNT
42. Do you have at this bank Current deposit account
   (a) Yes          (b) No

43. Generally for how many days is the receipt of the statement Delayed  -----------days?
44. Are you able to clearly understand the entries made in your statement of account
   (a) Yes          (b) No

9. TERM DEPOSIT ACCOUNT
45. Do you have any term deposits with this bank?
   (a) Yes          (b) No

46. Do you receive any intimation from the bank before the fixed deposit matures?
   (a) Yes          (b) No

47. How much time does the branch take to?
   (a) Issue / renew a fixed deposit receipt--------------------------mts.
   (b) To encash a fixed deposit receipt-----------------------------mts.

10. N. R. E. ACCOUNT
48. Do you have an N.R.E. account?
   (a) Yes          (b) No

49. Do you think that the interest rates on N.R.E. account reasonable?
   (a) Yes          (b) No
50. If yes, do you experience any difficulty in operating the N.R.E. Account
   (a) Yes ☐         (b) No ☐

51. Do you get statement of accounts regularly?
   (a) Yes ☐         (b) No ☐

11. **REMITTANCES**

52. Have the remittances been effected correctly?
   (a) Yes ☐         (b) No ☐

53. During the last 12 months have you had an occasion to send remittances through Demand draft
   (a) Yes ☐         (b) No ☐

54. How much time did it take to purchase a bank draft at this bank?
   ____________________________________________ mts

55. Whether you effected remittance of funds through Mail Transfer ?
   (a) Yes ☐         (b) No ☐

12. **LOANS AND ADVANCES**

56. Are you a bank borrower through this branch?
   (a) Yes ☐         (b) No ☐

57. What type of facilities do you currently enjoy with this bank?
   TYPE                   No.
   (a) Loan
   (b) Cash credit
   (c) Overdraft
   (d) Bills
   (e) Any other
58. Do you avail Home Loan?
   (a) Yes ☐  (b) No ☐

59. Do you avail Educational Loan?
   (a) Yes ☐  (b) No ☐

60. Did you have to apply influence of any sort at any stage to facilitate availability of credit
   (a) Yes ☐  (b) No ☐

61. If yes, please indicate
   (a) Using intermediary or consultancy service  Yes ☐  No ☐
   (b) Applying political influence  Yes ☐  No ☐
   (c) Approaching through bank staff or executive  Yes ☐  No ☐

62. Was the information called for by the bank for sanctioning credit useful to you at any time in understanding your business requirements better
   (a) Yes ☐  (b) No ☐

63. Did find any information asked for by the bank while processing your Loan application unnecessary or not available or too confidential to part with
   (a) Yes ☐  (b) No ☐

64. Do you fully understand the implications of the documents executed by you with the bank in respect of credit facility
   (a) Yes ☐  (b) No ☐

65. During the last 12 months, did you ask the bank for marginal or temporary accommodation to meet your emergent needs?
   (a) Yes ☐  (b) No ☐

66. Does the branch follow a consistent policy for levying service charges on your account?
   (a) Yes ☐  (b) No ☐
Appendix

13. TECHNOLOGY BASED SERVICES

67. Is there any A.T.M. facility in the branch?
   (a) Yes ☐  (b) No ☐

68. If yes, (a) working of the A.T.M. satisfactory?
   (a) Yes ☐  (b) No ☐

69. If any problem with the A.T.M., What is the problem?
   (a) Yes ☐  (b) No ☐

70. Is online facility available in your bank?
   (a) Yes ☐  (b) No ☐

71. If yes, are you using that facility?
   (a) Yes ☐  (b) No ☐

72. Do you use Core Banking facility of your bank?
   (a) Yes ☐  (b) No ☐

73. Do you get SMS alerts from the bank for every transaction with the bank?
   (a) Yes ☐  (b) No ☐

14. OTHER SERVICES

74. Do you avail Safe deposit lockers offered by the bank
   (a) Yes ☐  (b) No ☐

75. Do you avail traveller's cheques offered by the bank
   (a) Yes ☐  (b) No ☐

76. Do you avail gift cheques offered by the bank
   (a) Yes ☐  (b) No ☐

77. Do you experience any difficulty in getting soiled notes exchanged?
   (a) Yes ☐  (b) No ☐

78. Is there any difficulty in getting the pension through the bank?
   (a) Yes ☐  (b) No ☐
79. Do you consider the charges levied by the bank reasonable for providing the following services?
   (a) Yes □        (b) No □

80. Do you have personal experience of
   (i) Loss of fixed deposit receipt
        (a) Yes □        (b) No □
   (ii) Loss of draft
        (a) Yes □        (b) No □
   (iii) Cancellation of draft
        (a) Yes □        (b) No □
   (iv) Claiming balance in the account of a deceased person
        (a) Yes □        (b) No □
   (v) Encashment of term deposit before maturity
        (a) Yes □        (b) No □
   (vi) Operating an account which had not been operated for a long period
        (a) Yes □        (b) No □

15. CUSTOMERCOMPLAINTS

81. During the last 12 months did you have to complain to the bank officials on any matters?
    (a) Yes □        (b) No □

82. If yes, what was the nature of complaint?
    (i) Misbehaviour
         (a) Yes □        (b) No □
    (ii) Error
         (a) Yes □        (b) No □
    (iii) Delay
         (a) Yes □        (b) No □

83. Did your account became inoperative due to freezing by bank?
    (a) Yes □        (b) No □
Appendix

84. Does the bank levy for breaching minimum balance in your account
   (a) Yes □ (b) No □

85. Does the bank report at any time to Credit information Bureau about your outstanding debt?
   (a) Yes □ (b) No □

86. Do you think that frequent strikes in banks affect you in anyway?
   (a) Yes □ (b) No □

87. Do the frauds in banks affect your confidence in banks?
   (a) Yes □ (b) No □

16. CUSTOMEREXPECTATIONS

88. Do you get prompt attention and efficient service across the counter?
   (a) Yes □ (b) No □

89. Do you get appropriate information provision about account operation?
   (a) Yes □ (b) No □

90. Are the information’s provided accurate?
   (a) Yes □ (b) No □

91. Is there any transparency in banker - customer relationship?
   (a) Yes □ (b) No □

92. Do you get an assurance of legitimate secrecy of customer operations towards outside world?
   (a) Yes □ (b) No □

93. Do you think that bank provide equitable or equal treatment of similar customers for similar services?
   (a) Yes □ (b) No □

94. Is the bank follows fair and simplified pricing procedures?
   (a) Yes □ (b) No □
Do you expect a certain level of service from your bank?
(a) Yes ☐  (b) No ☐

If yes, what is the level of expectations?
(a) Speedy ☐  (b) Accurate ☐
(c) Prompt ☐  (d) All three ☐

Do you perceive the services received are higher than your expectations?
(a) Yes ☐  (b) No ☐

Are you getting quick and better services through computerization?
(a) Yes ☐  (b) No ☐

RATING OF CUSTOMER SERVICE

How do you rate the customer service in this bank?
(a) Superior  Yes ☐  No ☐
(b) Good  Yes ☐  No ☐
(c) Fair  Yes ☐  No ☐
(d) Poor  Yes ☐  No ☐
II. QUESTIONNAIRE FOR BANK BRANCH MANAGERS

1. Give the following details:

(i) Age in years
   (a) 30 – 40  (b) 40 – 50  (c) <50

(ii) Educational Qualification
   (a) Graduation only  (b) Post Graduation
      (c) Professional Qualifications

(iii) Experience as Branch Managers (in years)
   (a) > 10  (b) 10 – 20  (c) 20-30  (d) <30

2. What are the existing amenities in the bank?
   (a) Parking Space
   (b) Cushioned seating arrangement
   (c) Drinking Water
   (d) Newspaper and Magazines
   (e) May I help You
   (f) Safe Deposit Locker
   (g) ATM
   (h) Free leaflets and brochures on the schemes of the bank

3. What is the Modus Operandi for obtaining Customer Feedback?
   (a) Customer Meets
   (b) Customer Surveys
   (c) Telephonic interview
   (d) Suggestions & Complaint Box/register
   (e) Informal Interactions with customers
4. What are the Suggestions and Demands for Additional Facilities?

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5. Give the suggestions and demands of customers from your view point.

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