LIST OF PUBLICATIONS

(a) Published and Forthcoming


Appendix 1

(b) Communicated Papers


- Odoyo, F., Nyangosi, R “Information Technology in the Insurance industry and empirical study of perceived benefits” Journal of Applied Economics and Management (INDIA)

* Accepted and Forthcoming publications
BANKER’S QUESTIONNAIRE

Perception towards E-Banking: A comparative Study of India and Kenya

Dear respondent,

Electronic banking is a system where banking services are provided electronically to Bank customers and it has changed the way banking business is done. E-Banking, means delivering of banking service, through the use of electronic channels like Computers, Mobiles, ATMs, Television and other Electronic devices.

In this context, I am conducting research on "Perception towards E-Banking: A comparative study of India and Kenya" for the Degree of Doctor of Philosophy, in the Department of Commerce and Business Management, Guru Nanak Dev University, Amritsar, Punjab (India) under the supervision of Dr. J.S Arora. Kindly spare some of your valuable time to fill up the questionnaire. The information collected shall be used for academic purposes only.

Looking forward to your kind help

(Richard Nyangosi
(Research Fellow)

PART (I)

Please tick your response in the space provided. In all such cases where more than one responses is necessary under the same Question, please tick as many responses as are applicable

1 In general, what do you feel about E-Banking as a new system of delivering banking services?

   a) Vital
   b) Essential
   c) Desirable
Appendix 1

d) Cannot say exactly
Any other (Please specify)

2. Which of the following E-banking services are provided by your bank?

a) ATM banking
b) Telephone banking
c) Credit Cards
d) Debit Cards
e) Mobile banking
f) P.C. banking
g) Electronic transfers (EFTs)
h) Internet banking

3. How do you let your customers know about E-banking services you provide? (Tick applicable one(s))

a) Through bank officials
b) Advertisement in Print Media
c) Television and Radio Advertisement
d) On line Advertisement
e) Through their employers
f) Any other (Pleas specify)

4. Indicate by ticking the services offered through ATM in your bank

a) Withdraw of cash
b) Deposit of cash and cheque
c) Balance check
d) Requesting cheque book
e) Paying any utility bills
f) Check bank statement
g) Order cheque book
h) Transfer of funds
5. What are methods you use to encourage your bank clients to use E-banking?
   (Tick as many as applicable)

   a) Make them cheaper by reducing charges and fees
   b) Incentives to E-banking users
   c) Intensive advertisement
   d) Contacting every customer personality
   e) Keep on reminding customers through written communication
   f) Demonstrating on how to use services to them
   g) Giving them guarantee of security and privacy
   h) Giving the technological knowledge to customers through seminars

**PART (II)**

Indicate your level of Agreement on the following statements by ticking the appropriate number using the key given below:

1 = strongly agree  2 = Agree  3 = Neutral  4 = Disagree  5 = strongly Disagree

6. In your own opinion what are the challenges facing the adoption of E-banking technologies? (Please give your opinion to the following statements in the appropriate column.)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Statement</th>
<th>Strongly agree (1)</th>
<th>Agree (2)</th>
<th>Neutral (3)</th>
<th>Disagree (4)</th>
<th>Strongly Disagree (5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i)</td>
<td>The cost of adopting is very high.</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>(ii)</td>
<td>Traditional banking still remain the best option for our clients</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>(iii)</td>
<td>The services are simply too expensive for the lower and consumer</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
</tr>
<tr>
<td>(iv)</td>
<td>No difference in profitability as compared to branch banking</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
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<tr>
<td>(v)</td>
<td>There is technological illiteracy among bankers</td>
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<tr>
<td>(vi)</td>
<td>Lack of infrastructure is the main hurdle/problem</td>
<td></td>
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<tr>
<td>(vii)</td>
<td>Many banks fear cross-border risk since the laws are different from one country to another</td>
<td></td>
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<tr>
<td>(viii)</td>
<td>Many banks fear because there are no proper laws and regulations regarding E-banking</td>
<td></td>
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</tr>
<tr>
<td>(ix)</td>
<td>Many banks fear risk management challenges like reputation risk, operational and capital adequacy risk.</td>
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</tr>
<tr>
<td>(x)</td>
<td>Security concerns is the most discouraging factor in using E-banking because customer feel insecure as they do not now where electronic transaction pass and whom they meet.</td>
<td></td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>(xi)</td>
<td>Most of the customers do not know how to use and are not aware of some E-banking services provided by their banks.</td>
<td></td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>(xii)</td>
<td>E-banking services generally do not have privacy of customer's information.</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>(xiii)</td>
<td>Most of the customers prefer face to face banking</td>
<td></td>
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</tr>
<tr>
<td>(xiv)</td>
<td>Most of customer's banks</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
are providing few E-banking services and some have not yet adopted E-banking services.

(xv) Bankers charge high fees on using E-banking services.

(xvi) Customers fear using E-banking because electronic crimes are arising greatly.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Statement</th>
<th>Strongly agree (1)</th>
<th>Agree (2)</th>
<th>Neutral (3)</th>
<th>Disagree (4)</th>
<th>Strongly Disagree (5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i)</td>
<td>E-banking services are generally faster than traditional banking which helps customers to avoid long queue in banking halls.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>(ii)</td>
<td>There is high degree of convenience in E-banking as you can access the banking services from anywhere.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>(iii)</td>
<td>E-banking services are more profitable than traditional banking services.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>(iv)</td>
<td>E-banking services are generally cheaper than traditional banking at the</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

7. Why do you think it is important to adopt E-banking services? Please give your opinion to the following statements in the appropriate column.
branch as the cost of providing them is less.

(v) Using E-banking service is more prestigious than queuing at the bank halls.

(vi) Adopting E-banking helps in retaining more customers

(vii) E-banking may help in avoiding many risks like robbery in physical handling of large amount of cash.

8. Why do you choose ATM as a media of providing services to customers? Indicate on the appropriate column.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Statement</th>
<th>Strongly agree (1)</th>
<th>Agree (2)</th>
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<th>Disagree (4)</th>
<th>Strongly Disagree (5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i)</td>
<td>It is easy to install the system</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(ii)</td>
<td>It is not expensive among others</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(iii)</td>
<td>It is easy to provide services to clients</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(iv)</td>
<td>Convenient to many clients</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(v)</td>
<td>Most of clients demand it</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
PART (III)
PERSONAL INFORMATION OF THE RESPONDENT

1. Name of respondent:

2. City: State/Province Country

3. i) Bank:
   ii) Branch:
   iii) Type of Bank: Private Bank □ Public Bank □ Foreign Bank □

4. Size of bank: (a) Small size □ b) medium □ (c) Large size □

5. Working experience: (a) Less than 5 yrs □ (b) 6 to 10 yrs □
   (C) 11 to 15 yrs □ (d) 16 and above years □

6. Position in Bank hierarchy or designation: (a) Branch Manager □
   (b) Head of department □ (c) Accounts officers □
   (e) others □

7. Educational qualification: (a) High school □ (b) Graduate □
   (c) Post Graduate □

Thank You!
CUSTOMER'S QUESTIONNAIRE

Perception towards E-Banking: A comparative Study of India and Kenya

Dear Sir/ madam,

Electronic banking is a system where banking services are provided electronically to Bank customers and it has changed the way banking business is done. E-Banking means delivering of banking service, through the use of electronic channels like computers, Mobiles, ATMs, Television and other Electronic devices.

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(Research Fellow)

PART (I)

Please tick your response in the space provided. In all such cases where more than one responses is necessary under the same Question, please tick as many responses as are applicable

1. In general, what do you feel about E-Banking as a new system of delivering banking services?
   
   e) Vital
   f) Essential
   g) Desirable
Appendix 1

h) Cannot say exactly
Any other (Please specify)

2. How did you come to know about E-Banking services? (Tick as many as applicable)
   i) From bank officials
   j) Advertisement in Print media
   k) Television and Radio Advertisement
   l) Online Advertisement
   m) From your family members
   n) From your Friends
   o) Any other (Please specify)

3. (i) Which among the following E-Banking services are provided by your bank?(Tick as many as applicable)
   g) ATM
   h) Internet banking
   i) Mobile banking
   j) Phone Banking
   k) Internet banking
   l) Debit Cards
   m) credit cards
   n) Any other (Please specify)

3. (ii). Which one (s) among the E-Banking services above you have personally adopted?

A □  b □  c □  d □  e □  f □  g □

3 (iii) since when have you been using E-banking services?
(a) Less than 1 year  (b) 1-2 years  (c) 2-3 years
(d) 3-5 years  (e.) More than 5 Years
4. Rank the following channels from most preferred to less preferred in Numerical Number 1 to 8

   i) Automatic Teller Machines (ATMs)/debit cards
   j) Home /Office /PC banking
   k) Branch (face to face) banking
   l) Telephone banking
   m) Mobile banking
   n) Internet banking
   o) Any other (Specify)

5 (i). I use ATM facility for:

   a) Depositing cash
   b) Withdraw of cash
   c) Request cheque book
   d) Paying utility bills like (Water, Phone bills)
   e) Order Cheque book.
   f) Transfer of funds
   g) Check Account balance

(ii). How long have you been using ATM facility?

   (a). Less than 1 year (b). 1-2 years c.2-3 years
   (d). 3-5 years (e). 3-5 years. (F). More than 5 years

6. I use bank website/Internet banking to: tick the applicable one(s)

   a) Know bank products advertised
   b) Check my account balance
   c) Transfer of funds
Appendix 1

d) Check bank statement
e) Purchase bank product e.g. Account opening
f) Order Cheque book
g) Stop cheque payments
h) Change Password
i) After sale-service (e.g. E-mail enquiries)
j) Any other (Please specify)

7. Mobile banking is useful electronic channel (Tick the appropriate)

a) Strongly Agree
b) Agree
c) Neutral
d) Disagree
e) Strongly Disagree

8. I use mobile banking for the following purpose(s)

a) Balance enquiry
b) Requesting cheque book
c) Know last few transactions
d) Request bank statement
e) Stop payment of cheques
f) To make payments of bills
g) Any other (please specify)
PART (II)

Use the following key to indicate your level of Agreement with the following statements.

1=strongly agree 2=Agree 3= Neutral 4= Disagree 5= strongly Disagree

9. Why do you think is it important to adopt E-banking services?

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</tr>
<tr>
<td>(ii)</td>
<td>E-Banking services have no time limit since I can use them at any time of the day.</td>
<td></td>
<td>☑️</td>
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<tr>
<td>(iii)</td>
<td>There is high degree of convenience in accessing E-banking services.</td>
<td></td>
<td>☑️</td>
<td></td>
<td></td>
<td></td>
</tr>
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<td>(iv)</td>
<td>E-banking channels are easier to use than traditional channels.</td>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>
10. What are the possible reasons why E-banking services have not been adopted by many customers?

<table>
<thead>
<tr>
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<th>Statement</th>
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<td>(ii)</td>
<td>Most of the customers are not aware of E-banking services provided by their banks.</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>(iv)</td>
<td>Most of the customers prefer traditional (Branch) banking</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(v)</td>
<td>Most Banks provide few E-banking services and some have not yet adopted.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(vi)</td>
<td>Some Banks charge high fees on using E-banking services.</td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
PART (III)

PERSONAL INFORMATION OF THE RESPONDENT

1. Name: ________________________________________________

2. Nationality ____________________________________________

3. Account Type: Savings A/c     □     Current A/c   ☒     Fixed Deposit
   A/c   □

4. Age:       Below 20 □    21-35     ☒
               36-50 □ 50 and above  □

5. Educational Level
   a) Primary     □
   b) Secondary   □
   c) Certificate/Diploma     ☒
   d) Degree and above       □

6. Occupation
   a) Student     □
   b) Service     □
   c) Business    □
   d) Professional ☒
   e) Other (please specify)

7. Bank                  Branch name

Thank you!
### LIST OF BANKS IN KENYA

<table>
<thead>
<tr>
<th>No.</th>
<th>Bank Name</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>African Banking Corporation ltd</td>
</tr>
<tr>
<td>2</td>
<td>Bank of Africa k Ltd</td>
</tr>
<tr>
<td>3</td>
<td>Bank of Baroda Kenya</td>
</tr>
<tr>
<td>4</td>
<td>Bank of India Ltd</td>
</tr>
<tr>
<td>5</td>
<td>Barclays Bank of K Ltd</td>
</tr>
<tr>
<td>6</td>
<td>Chase Bank Kenya Ltd</td>
</tr>
<tr>
<td>7</td>
<td>Citibank N.A.</td>
</tr>
<tr>
<td>8</td>
<td>City Finance Bank Ltd</td>
</tr>
<tr>
<td>9</td>
<td>Commercial Bank of Africa ltd</td>
</tr>
<tr>
<td>10</td>
<td>Consolidated Bank</td>
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<tr>
<td>11</td>
<td>Co-operative Bank of Kenya</td>
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<tr>
<td>12</td>
<td>Credit Bank Ltd</td>
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<tr>
<td>13</td>
<td>Credit Finance C Bank Ltd</td>
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<tr>
<td>14</td>
<td>Development Bank of K</td>
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<tr>
<td>15</td>
<td>Diamond Trust Bank</td>
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<td>16</td>
<td>Dubai Bank Ltd</td>
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<td>17</td>
<td>EABs</td>
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<td>Equatorial Commercial Bank ltd</td>
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<td>Equity Bank</td>
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<td>Family Finance Bank</td>
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<td>Fidelity Commercial Bank Ltd</td>
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<td>FINA Bank ltd</td>
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<td>Giro Commercial Bank</td>
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<td>Gurdian Bank Ltd</td>
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<td>Habib Bank A.G Zurich</td>
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<td>Habib Bank Ltd</td>
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<tr>
<td>27</td>
<td>Imperial Bank ltd</td>
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<td>28</td>
<td>Investments and Mortgages</td>
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<td>29</td>
<td>KCB Ltd</td>
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<tr>
<td>30</td>
<td>K-Rep Bank ltd</td>
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<td>31</td>
<td>Middle East Bank</td>
</tr>
<tr>
<td>32</td>
<td>National Bank of Kenya</td>
</tr>
<tr>
<td>33</td>
<td>National Industrial Credit Bank ltd</td>
</tr>
<tr>
<td>34</td>
<td>Oriental Commercial Bank Ltd</td>
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<td>35</td>
<td>Paramount Universal Bank Ltd</td>
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<td>36</td>
<td>Prime Bank ltd</td>
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<td>37</td>
<td>South Credit Banking corporation</td>
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<td>38</td>
<td>Stanbic Bank Kenya Ltd</td>
</tr>
<tr>
<td>39</td>
<td>Standard Chartered Bank of Kenya</td>
</tr>
<tr>
<td>40</td>
<td>Trans-National Bank</td>
</tr>
<tr>
<td>41</td>
<td>Victoria Commercial Bank Ltd</td>
</tr>
</tbody>
</table>
LIST OF BANKS IN INDIA

(I) PUBLIC SECTOR BANKS
(a) State Bank group
1 State bank of India
2 State bank of Patiala
3 State bank of Indore
4 State bank of Trivancore
5 State bank of Mysore
6 State bank of Hyderabad
7 State bank of Bikaner & Jaipur
8 State bank of Sarashtra
(b) Nationalised Banks
1 Bank of Baroda
2 Bank of India
3 Bank of Maharashtra
4 Canara bank
5 Indian bank
6 Oriental Bank of Commerce
7 Punjab National bank
8 Andhra Bank
9 UCO Bank
01 United bank of India
11 Central Bank of India
12 Dena bank
13 Indian Overseas Bank
14 Vijaya Bank
15 Syndicate Bank
16 Punjab & Sind Bank
17 Corporation Bank
18 Union Bank
19 Allahabad Bank

(II) PRIVATE SECTOR BANKS
(a) Old Private sector Banks
1 The Vysys Bank
2 The Federal Bank ltd
3 The J&K Bank
4 Bank of Rajasthan Ltd
5 Karnataka bank Ltd
6 The South Indian Bank Ltd
7 The United Western Bank Ltd
8 Bank of Madura Ltd
9 The Catholic Syrian Bank Ltd
01 The Karur Vysya Bank Ltd
11 Tamilnadu Merchantile Bank
12 The Lakshmi Vilas Bank Ltd
13 The Sangali Bank Ltd
Appendix 1

14 The Dhana Lakshmi Bank Ltd
15 Development Credit Bank Ltd
16 Bharat Overseas Bank Ltd
17 City Union Bank Ltd
18 The Banaras State Bank Ltd
19 The Nadungadi Bank Ltd
20 Lord Krishna Bank Ltd
21 Bareilly Corporation Bank Ltd
22 Nainital Bank Ltd
23 The Ganesh Bank of Karundawad Ltd
24 The Ratnakar Bank Bank Ltd
25 SBI Comm & Int. Bank Ltd

(b) New Private Sector Banks
1 Bank of Punjab Ltd
2 Centurion Bank Ltd
3 Global Trust Bank Ltd
4 HDFC Bank Ltd
5 ICICI Bank Ltd
6 IDBI bank Ltd
7 Indusind Bank Ltd
8 Trust Bank Ltd
9 UTI Bank Ltd

(III) FOREIGN SECTOR BANK
1 ABN-AMRO Bank
2 Abu Dhabi Comm. Bank Ltd
3 America express bank Ltd
4 Arab Bangladesh Bank
5 Bank International Indonesia
6 Bank o Ceylon
7 Bank of America
8 Bank of Baharan & Kuwait
9 Bank of Muscat
01 Banque Nationale De Paris
11 Barclays Bank Plc
12 Citibank NA
13 Commerz Bank Ag
14 Credit Agricole Indosuez
15 Credit Lyonnais
16 Deutsche Bank
17 Dresdner Bank
18 HSBC Corporation Ltd
19 ING Barings Bank N.V
20 International Suog
21 Mashreg Bank PSc
22 National Trust & Sarm Association
23 Oman International Bank
24 Societe Generale-The French International bank
25 Standard Chartered Bank
26 State Bank of Mauritius
Appendix 1

27  The Bank of Nova Scotia
28  The Bank of Tokyo Mitsubish Ltd
29  The Chase Manhattan Bank
30  The Development Bank of Singapore Ltd
31  The Sakira Bank Ltd
32  The Sumitomo bank Ltd
COUNTRY PROFILES

1. Kenya

Source: www.worldmaps.com
Facts about Kenya

The country Kenya is located at East coast of Africa, 5.0 Latitude North, 4.0 south, and 34.0 East with its capital city Nairobi. The country attained independence from United Kingdom on 12th December 1963. The legal system of Kenya is based on English and Kenyan common law, statutory law of Kenya, Islamic law and tribal law. The president of Kenya is both chief of the state and head of the government. Kenya is three hours a head of GMT and the main currency is Kenya Shilling (KSH)

The country is an eastern African country, where English is the official and Kiswahili a national language. The geographic coordinates of Kenya are 1º North latitude and 38º East longitude. The total area of Kenya is 582,650 square kilometers. The population of the country as per the estimate of July 2007 was 36,913,721. In the political map of Kenya the internal and international boundaries; province capitals, national capital and some of the major cities have been marked by using specific symbols. (www.worldmaps.com)
2. India

Source: www.worldmaps.com
Facts about India

India is a South-Asian country with its capital city in New Delhi. It received independence in 1947 from the United Kingdom. English is the official language and Hindi a National language. India political map shows in detail the states, capital cities as well as the bordering countries of India. India is located in southern Asia with Bay of Bengal on its eastern side and Arabian Sea on its western side. It is located on the geographical coordinates of 20º North and 77º East latitude and longitude, respectively. The country covers an area of about 3,287,590 sq km. Kanchenjunga, located at an elevation of 8,598 meters is the highest point of India. This country has got a long coastline of 7,000 km. (www.mapsofworld.com)