CHAPTER – I

INTRODUCTION AND DESIGN OF THE STUDY

INTRODUCTION

A growing economy needs increasing supply of money but its supply should be elastic only to the extent that it is geared to the seasonal demands of business, otherwise, it would have adverse effect on the general price line. Thus it has been rightly observed that commercial banks may serve as shock absorbers and effective feelers on the one hand and circulators of funds in the arteries and veins of the money market on the other. Incidentally the commercial banks revitalize the economy by providing effective services through socio economic changes.

The economic reforms initiated by the Government of India in the new industrial policy 1992 have brought about a sea change in the operational environment of the financial sector and the functioning of the Commercial Banks. The present trends of liberalization, privatization, globalisation, deregulation, and modernization, witnessed by the financial sector in the transition phase of reforms have attached prime importance to the quality of customer service in the Commercial Banks.

A service is an activity which has some element of intangibility associated with it, which involves some interaction with customers. The success of a service marketing business depends on the effectiveness of the services provided to the customers. The banking service marketing has become a complex affair because of the diversity of customers and the unpredictability
in customer behaviour. The needs of the customers are varied though their basic characteristics may be similar. Many conceptual researches and surveys have been undertaken in the various areas of service marketing. The commercial banking is a customer-oriented service sector industry where the customer is in focus and the quality of customer service is the differentiating factor. Marketing of services by banks in the globalised economy requires special study because of the competition involved in this industry⁴.

The provision of essential financial services is the prime activity of commercial banks. The developing economy faces many peculiar problems like poverty, scarcity of capital, lack of entrepreneurship skills and unemployment. Another vital issue in these economics is that there is more dependence on agriculture and at the same time agriculture is not modernized. Means of transport and communications are underdeveloped⁵. There are inter-regional disparities and there is unequal distribution of wealth. The commercial banks can work as catalytic agents in growth by following appropriate policies in the designing and marketing of their services⁶.

**COMMERCIAL BANKS AND SOCIO ECONOMIC DEVELOPMENT**

The aim of banking itself is to provide financial services to the customers in return for visible charges or fees. The banks should understand that the customers are not intruders and they are the very meaning and basis for the services. The customer may be a borrower at one place and a depositor in another place. But in both these places, the customer observes the integrity of the bankers and the types of services provided. The customers show their
appreciation by selecting the specific bank or branch for trusted transactions. The present day bankers are trying to identify themselves with the customers. This helps to develop trust in the minds of the customers.

Further the commercial banks can occupy a crucial role in bringing about planned growth in underdeveloped economies. As these economies are usually short of capital, the task of mobilization of resources and their channelisation to the priority sectors belong to such institutions\(^7\). Broadly speaking, banks have been assigned the task of accelerating the economic growth and bringing about revolution in industrial and agricultural sectors of the economy for better redistribution of income and wealth, reducing unemployment and ameliorating the economic lot of the vast majority of the people living in substandard economic conditions\(^8\).

Banks are playing an important role in the process of socio-economic development. They are both the repositories of the community’s savings and purveyors of credit for economic activities\(^9\). They provide the saver a convenient avenue for investment of surplus funds and to the investor a source of finance. Recently, the need for regulation of credit flows via the banking system has come into prominence and banks have been urged to devote more attention to the ‘purpose’ for which they provide loans rather than to ‘security’ in the customary sense, to view themselves as development agencies rather than as mere disbursers of funds, to pick out promising new entrepreneurs and in general, to restructure both their organization arrangements and their
working rules of practices to the new requirements\textsuperscript{10}. For the socio economic development, the commercial banks play a key role in the following sectors:

**i. Deposit Mobilisation**

The mobilization of deposits by banks serves as the basis for capital formation and facilitates the process of economic development. Increased deposits mean enlarged resources for banks and the consequential expanded opportunities for employment of funds in the development of the economy in accordance with the priorities set out in the plans. In fact, the deposit mobilization role of banks is fundamental to their successful functioning as credit purveyors. For, to the extent to which the former is weak and inadequate, the ability of banks to play their crucial role in development suffers. The increasing trend in deposits with banks helps to bring to the organized market the savings that may have remained idle or may be wasted or may be used in creating assets which are low in the scale of plan priorities. Deposits mobilization, as a source of raising funds, has twin benefits. Primarily, by tapping deposits, the bank can inculcate banking habit among the public. Secondly, by expanding its deposit base, the bank can expand its business base too, that, it creates a possibility of a depositor becoming a prospective borrower or user of other fee based services.

**ii. Credit Deployment Service**

Bank credit, facilitates the promotion of agricultural, industrial and commercial activities. Hence bank loans are known as indirect agents of production. Banks are responsible for fostering all round economic growth of
the country. They are required to play the role of catalytic agent and for that purpose they are supposed to provide liberal credit facilities to the hitherto neglected sectors and the people in unbanked centers. Under service area approach, each bank branch in the rural and semi-urban center has been given the responsibility of surveying the socio-economic conditions of the people in the service area, identifying potentialities and preparing annual credit plans and bankable schemes for development.

iii. Special Services to Society

Banks as trustees of community’s financial resources provide special services. They have a special responsibility to effectively respond to the emerging needs of the community in which they function and contribute to the welfare of the society. As community-based organizations, banks must take steps to expand their business goals with social obligations. Banks are breaking new ground through imaginative and innovative processes, in identifying and meeting the financial and counseling requirements of various weaker sections of the community like tribals, harijans, prisoners, ex-prisoners, physically handicapped and disabled, orphans, slum-dwellers and several other categories hitherto not so familiar to banks like vendors, middle class householders, self-employed and under-employed, women and industrial workers.

iv. Development of Backward Region

The major objective of planned economic development is to bring about balanced regional development. To achieve this objective, the level of development of the backward regions of the country is to be raised to the level
of advanced regions. By allocating credit to the backward regions for agricultural and industrial development, the banking system contributes to the development of local resources, entrepreneurship and local talents, thus raising the level of development of the backward regions. Banks help in developing both the internal and external trade of a country. Banks provide loans to retailers and wholesalers for their inventory. Thus, banks help in establishing an egalitarian society.

v. Agricultural Credit

Banking service is necessary for agricultural sector in a number of ways. They open branches in rural areas to provide agricultural credit. They provide finance directly to the farmers for raising crops, marketing their produce, modernization, mechanisation of farms, developing irrigation facilities and reclamation of land. They also provide financial assistance for animal husbandry, dairy farming, sheep rearing, poultry farming and horticulture. The small and marginal farmers, landless labourers, artisans and petty shopkeepers in rural areas are financed by commercial banks and Regional Rural Banks (RRBs). Thus, banks meet the credit requirements of all types of rural people and the agricultural credit is always seasonal in nature\(^1\). A growing economy needs increasing supply of money but its supply should be elastic only to the extent that it is geared to the seasonal demands of business, otherwise, it would have adverse effects on the general price line\(^2\).
vi. Facilitating growth of entrepreneurship

The banks serve the society, by encouraging entrepreneurial ability, help to generate more employment opportunities, ensure better and fuller utilization of productive resources of the community and help to improve the income levels of the people and their socio-economic well being\textsuperscript{13}. The availability of bank credit enables entrepreneurs to harness innovation by bringing about new combination of productive resources, drawing resources away from their existing comparatively low yielding employment, and employing unemployed resources. This, in turn, helps the economic system to get on a higher plane of economic activity\textsuperscript{14}.

THE CONCEPT OF SERVICE MARKETING AND DECISIONS IN BANKING SERVICES

The concept of services marketing differs from other product marketing because of peculiar characteristic features associated with the services. The four characteristics most commonly associated to services are\textsuperscript{15}:

i. Intangibility: Services are to a large extent abstract and intangible.

ii. Heterogeneity: Services are non standard and highly variable.

iii. Inseparability: Services are typically produced and consumed at the same times, with customer participation in the process.

iv. Perishability: It is not possible to store services in the inventory.

These characteristics features will also hold good for banking services also. For the effective services marketing by commercial banks, appropriate strategies and evaluation of market position are necessary. In the course of
evolving appropriate strategy, the various elements involved in marketing of banking services have to be studied. They are both consumer behavior study and selection of suitable service marketing mix\textsuperscript{16}.

**THE PRODUCT PLANNING IN BANK SERVICE**

In banking sector, the products are services. It is said that services are activity or benefit that one party offers to another and these are essentially intangible. Services can’t be seen, felt or protected like goods. However, the potential buyers of services can from an opinion about the services offered to them by a bank. A recent survey made by National Institute of Bank managements has revealed that large untapped segments exist for bank deposits. The illiterate people form a proportion of 6 to 14 per cent of all bank savers where as their percentage among non-bank savers is 30 to 42 per cent\textsuperscript{17}. It is necessary that reforms or improvements be made in tune with the changing socio-economic requirements of actual and potential customers. Product planning is an important aspect of marketing management as it helps management in achieving the desired targets. Potential customers are to be transformed into actual customers through proper product development strategies.

The banks especially in developing countries are regulated and so they face difficulties in making product decisions. The public sector banks have to promote welfare activities, at the cost of their existence. In India, banks have been operating in a highly regulated environment where product range is controlled by the Banking Regulation Act. Particularly after the nationalization
of big commercial banks, there have been multi-faceted changes in the product line of the public sector banks. To be more specific, when the business environment is regulated, framing strategies for a product, keeping in view the saving-investment capacity of the masses, can’t be so smooth. In this adverse condition, the banks are expected to minimize, magnify, modify and combine the existing products and thus formulate a package to suit the needs of specific target groups within the framework of regulatory limitations.

The main thing in the development of bank products is to watch the emerging trends and to make decisions accordingly. As and when the trend in competition is found upward, periodical evaluation of products can’t be neglected. Hence it is also felt that rigid regulations and the social considerations often stand as a barrier, specially in the context of development of a new banking product.

SEGMENTATION IN BANKING SERVICES

The banking services also need market segmentation. While segmenting the market, the profile and structure of the market and marketing objectives need intensive care. If the segmentation of market is right, the bankers would be successful in raising the number of actual customers. The segmentation becomes meaningless in savings account facility since the market is found undifferentiated, specially in terms of market response. But in respect of certain services, the response in the market shows a clear-cut variation. In respect of term deposits of different maturities or in respect of different deposit schemes, the potential customers are required to be influenced. Here the purchasing
power of the potential customers or say the investment or deposit potentiality would be meaningless until we motive them. If the market planners have a closer view of the small market – aggregate and they are successful in spotting the opportunities, the services can satisfy the wants of that particular sector. If the planners are found successful in locating the marketing opportunities and find-out the varying and specific needs and wants of the segment, the segmentation brings positive results.

PLACE DECISIONS IN BANKING

The important element in the overall marketing decision is the selection of a suitable place. It means sound location decisions which help in activating business. But paradoxically, banks no discretion in opening branches. They are required to obtain a license from the Reserve Bank of India for opening a branch or extension counter. It was considered desirable that attempts should be made to spread banking facilities to attain a level of one bank office per 10,000 population. The factors to be reckoned while issuing licenses for branch opening are:

a) Financial position of the bank.

b) Its performance with regard to branch expansion, and

c) The need to ensure balanced growth of branches by opening branches in rural and semi-urban areas.

The branch licensing policy was liberalized by the RBI in April 1992 when it announced its credit policy for the first half of 1992-93. The current
branch licensing policy has vested the freedom with the respective boards of banks to open specialized branches.

**PRICING DECISIONS IN BANKING**

The pricing decisions occupy a place of significance. The pricing decisions or the interest or commission charged by banks are found instrumental in motivating or influencing the target market group. The Reserve Bank of India and the Indian Banking Association are concerned with this sensitive component in the marketing mix. The rate of interest is regulated by the RBI whereas other services by the Indian Banks Association. Particularly in the Indian perspective, this component has an outstanding significance since the Indian banks have to play a developmental role with a societal approach. This complicates their pricing decisions and influence their overall marketing strategies. In matters of pricing decisions, the Government of India is the real policy maker. This affects the managerial proficiency of Indian public sector banks as willy-nilly they have to follow the guidelines suggested by the Government of India.

The making of pricing decisions can’t be purposeful, if the RBI fails in assigning due weightage to some key factors like strategies followed by non-banking investment institutions or mainly investment strategies adopted by companies, socio-economic developments, rising level of income of the potential customers and change in the customers’ psychology. All these components are found sensitive, specially in the context of formulating pricing strategies. The banks are naturally required to frame two-fold strategies, e.g.,
strategies concerned with interest and commission to be paid to the customers and interest to be paid by the customers on loan. Since both the strategies show a vice-versa impact, it is pertinent that banks attempt to establish a co-relation between the two. It is essential that both buyer and seller have a feeling of winning. The transaction would not take place if either of the two has a feeling of loss. The banks have to take this value satisfaction variable into consideration while formulating pricing strategies.

SIGNIFICANCE OF THE STUDY

The involvement of public sector banks in the transformation process of the Indian economy has made it urgent that bankers review their services not only as a financial intermediary but also as a pace setter. The national economy requires adequate financial resources for the time honoured projection of development and welfare projects and the entrepreneurs need large-scale credit facilities at liberal terms and conditions. The individual has developed new hopes and aspirations from a bank and rural population and backward regions strongly claim their rights for a sound and balanced development. For the accomplishment of all these tasks, a rational approach especially while framing the marketing strategies have to be evolved.

The growing magnitude of social costs again makes it more complicated. On the other hand the banks suffer due to Non-Performing Assets (NPAs). At the end of March 2010 the total Non-performing Assets in the state owned banks and financial institutions was estimated at Rs.137548 Crores. So the fight for sustenance of banks towards participation in economic
development is in despair\textsuperscript{22}. Hence, the bankers need a strategy which should make possible a fair blending of customers’ and banks’ interests. On the one hand, the banks are expected to subserve socio-economic interests without prejudice to the maximizing of their own business. The offering of right services, to the right persons or customers, at the right time and at reasonable prices need high professionalism.

A shift in the psychology of investors and general customers has made it imperative that bankers assign due or overriding priority to the formulation of overall marketing strategies. A corollary to the major challenge of delivering quality banking services to the customers may be to initiate an overall improvement in the bankers’ behavioural managements so that the actual customers feel that they are going to banks as a satisfied customer. This simplifies the task of transforming the potential customers into actual customers.

The marketing concept has emerged as an advertising and promotional concept. Gradually, customers’ satisfaction began to get primacy of place\textsuperscript{23}. 1980s’ brought about a significant change in the concept of service marketing by banks. This was due mainly to technological innovations. The advent of the electronic fund transfer system, probably in the late 1970s, made possible the induction of Automated Teller Machines (ATMs). Direct Deposit of Payroll, Pay by Phone Systems, Point of Sale Systems, Credit and Debit Cards, Pre-authorized Funds Transfer and Automated Clearing Houses.
Deryk Weyer of Barclays Bank came out by far with the most comprehensive definition of bank marketing. He considered it as consisting of identify the most profitable markets now at present and in future, by assessing the present and future needs of customers, setting business development goals, making plans to meet them and managing the various services and promoting them to achieve the plans – all the context of changing environment in the market\(^\text{24}\). The conceptual exposition of bank marketing presented by Weyer expanded the marketing areas in the banking industry.

In recent times, the definition and scope of marketing has further widened. It is that marketing should gear itself more to the well-being of the society and therefore the term ‘Social Marketing’ has been coined\(^\text{25}\). Hartley prefers to call it responsive marketing which suggests an attuning or responding to the changing needs of customers, society and environment\(^\text{26}\). In responsive marketing, an organization naturally aims at long term profit goals.

Thus the new concept of bank marketing assigned due weightage to customer satisfaction. In a true sense, the hallmark of the changed concept aimed at having a full view of customer’s needs, fulfilling the identified needs in the best possible manner by required services, identification of potential customers and conducting the activities at the branches on the basis of market segmentation. Thus bank service marketing is a managerial process by which services are matched with markets. Such matching involves the formulation of overall marketing strategies which suit the taste, temperament, needs and requirements of customers. Thus marketing of banking services is concerned
with product, place, distribution, pricing and promotion decisions in the changing socio-economic and business environment.

STATEMENT OF THE PROBLEM

The recent state of banking legislation and the increased awareness of customers in the field of financial services have made service marketing in banks a very complex issue. Three forces are directly at work in the marketing environment of banking services. They are the customer, the banker and the environment of rules and regulations stipulated in state legislation and banking procedure. Broadly speaking, customers and varied with different expectations and tasks. Their attitudes and their perceptions differ widely due to their economic and social background. Countries like India have large populations and banks have to provide maximum acceptable services to the people in urban, semi urban and rural areas.

The standard of living, economic conditions, social and cultural background of people in India are different and there is differentiation in relation to their place of living also. The needs of the customers residing in urban, semi urban or rural areas may not be alike. Though the needs of the customers may be analysed in their totality, many environmental factors also play a vital role in deciding the types of service required by each group of customers. The gap between customer expectations and the functions of banks should not be allowed to become wide. The differences in opinion are to be narrowed down. To achieve this situation, there should be an effective monitoring mechanism and constant vigil over the services provided to the
customers. Further, continuous research and extension activities are to be carried out by the bankers to identify customer needs and expectations.

The very purpose of extending banking facilities to rural areas is to enable the rural poor to come above the poverty line. This can be achieved only if banking facilities are made available to them to their satisfaction. But often there are complaints from rural customers about the services being rendered by bankers. In other words, rural customers have problems while availing services from banks. An analysis of such problems is essential to make rural banking a reality.

The banking industry has also taken a beating in the perception of a large segment of the society in the area of work culture of employees vis-à-vis their orientation towards customers. Availability of sophisticated services in customer friendly atmosphere elsewhere in the developed countries and also to some extent at the branches of foreign banks in India has had its effect in influencing the public perceptions regarding bank’s services and raised the customers’ expectations sky-high.

Again bankers have to provide services to customers who are spread over a wide and varying area and at the same time stick to various rules and regulations. The objects and operations of banks may differ. They may belong to the public sector or private sector. Thus the functions of banks differ according to their nature and objectives. Further the policies and strategies of the banks may stress particular services. Personnel is another factor to be considered in this aspect as they may be having divergent opinions on
providing individualized customer services. Thus the banks and their policies are to be analysed in depth to understand the quality and effectiveness of the services provided by them.

Banks in India are controlled by the Reserve Bank and so they have to stick to the norms fixed by the RBI. Credit control measures, cash reserves and credit-deposit ratio are normally fixed by the Government and the banks have to follow such guidelines. The provision of services to customers depends on the availability of funds and provisions in the rules and regulations. The services may be financial or non-financial. However, the existing rules and regulations have to facilitate provision and maximum services to the customers. But, only certain services can be provided within the framework of the existing regulations. When a banker tries to serve beyond the regulations, he has to face the authorities and is answerable for such specialized services.

The problems in marketing of bank services in urban and semi-urban areas are different. The type of services required differ in urban and rural areas and stratified services are needed in the banking industry. People have a wide choice of services and a multiplicity of product needs. But they are always conscious of convenience, cost, safety, speed, respect, quality, courtesy and elegance. The present day bankers have to respond to the needs of the customers in this competitive and rapidly changing environment. Any additional change or even change in the work situation may be opposed by the personnel, but to make the customers feel that they are unique, the personnel
are to be trained properly so that they can provide reasonably cautious, friendly and intimate services to the customers.

In the light of the problems listed above, the present study attempts a micro level analysis of marketing of banking services in Salem District. The major issues considered for the present study are;

a) The location advantages of commercial bank in the study area and whether the location spread is comparable to other associated factors.
b) The performance analysis of commercial banks and the achievements over a period of time.
c) The problems and hindrances faced by the employees of commercial banks in providing effective services to the customers.
d) The evaluation of customers’ opinion with regard to the services provided by the commercial banks.

OBJECTIVES OF THE STUDY

With the above things in mind the following objectives are framed:

1. To document and analyse the previous studies in service marketing in general and in banking industry in particular and bring out the special features of the present study;

2. To examine location advantages of commercial banks and identify the co-efficient of location of commercial bank spread block wise in Salem District.

3. To study the various components of the service delivery system of banks in the study area.
4. The analyze the problems and hindrances faced by bank personnel in marketing the banking services;

5. To analyze the satisfaction of the sample customers of the select branches on the effectiveness of banking services and

6. To bring out the findings of the analysis and to suggest measures to improve the efficiency in marketing of banking services.

METHODOLOGY

The study relies on both primary and secondary data. Secondary data are collected from the Annual Credit Plans (ACPs) records of commercial banks and from the Department of Statistics, Journals, Books, Articles and Research publications. The Primary data has been collected through questionnaire administered to representative sample of officials employed in the banks taken up for study and personal interviews with a random sample of the customers of the banks.

There are 119 commercial banks and 52 private sector banks in Salem District. For the purpose of this study only select Commercial Banks were taken based on the branch strength, significance of the bank in serving the people of Salem District and services rendered by these banks. The select banks are Indian Banks, State Bank of India and Indian Overseas Banks.

SAMPLING DESIGN:

The bank officials selected for this study are 125 (Indian Bank, State Bank of India and Indian Overseas Bank) and respondents (customers) are 375
(covering all the three banks selected) the details of bank officials and respondents selected are as follows:

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<th>Taluk</th>
<th>Bank Officials</th>
<th>Customers</th>
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<td>1. Salem</td>
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<td>2. Attur</td>
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<td>3. Valapadi</td>
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<td>4. Gangavalli</td>
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<td>5. Yercaud</td>
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<td>6. Mettur</td>
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<td>7. Omalur</td>
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<td>8. Edapadi</td>
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<td>9. Sankagiri</td>
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<td>63</td>
<td>37</td>
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As regards to customers, the residential status is considered as the important factor. The customers in the sample banks are large in numbers. Salem District is more of rural than urban in nature. To cover customers of entire District a purposive random sampling method is adopted. With the cooperation of bank personnel, the customers on working days were orally explained the purpose of soliciting information. The loan customers who are having overdues and classified as sticky advances or non-performing assets or disputed in civil courts are purposely avoided. The questionnaires were issued to 375 customers of the banks selected for this study. The customers were provided with stamped envelope for the return of questionnaire with responses.
These customers were reclassified according to the respective service providers (Banks) and analysed. For the purpose of this analysis the residents of nine taluks of Salem District were considered.

**TOOLS USED**

Simple tools such as averages, ratios and percentages are used for basic analysis. Mean, median, standard deviation, co-efficient of variation, correlation and regression analyses are also made comparison. ‘Z’ test, and Chi-square test are used for the purpose of evaluating the details. Satisfaction Index, Expectation Index, Real Index and the Attitude Scales are used for analyzing the opinion of bank personnel and the satisfaction of customers.

The variance and its square root, the standard deviation are the useful measures of dispersion. These tools are used to understand how all the observations in the sample are distributed and they take into consideration each value of the data in micro level analysis. The magnitude of deviations are analysed with the help of standard deviation.

Co-efficient of variation is a relative measure of dispersion and is used to analyse in various factors to bring out the variations in customers attitudes. The degree of accuracy required in estimation of sample size and choice of sample is done with the help of ’Z’ test. Testing of hypotheses is done with the help of chi-square test. Likerts rank order scaling technique is used to analyse the perceptions of customers. Regression analysis is done to predict the value of one variable on the basis of other given values. Correlation analysis is done to measure the strength of the association between two or more variables.
LIMITATIONS

The study deals with the intangible services provided by the banks in Salem District. Further service marketing is a concept which can be evaluated only by using satisfaction and resultant tools. Hence the qualitative data collected are quantified by using attitude to the extent possible. The data from the banks have been collected directly by the researcher. Some classified and confidential data relating to bad debts-and pending legal cases, have not been provided by the banks as a measure of caution. Some of the customers too had reservations in expressing opinion over the officials of banks. Inspite of all these limitations, care has been taken to see that unauthorized data are not presented in the tables for analysis.

CHAPTER SCHEME

The descriptive study based on analytical insight comprises of six chapters. The research design, consisting of importance of the study, scope, statement of the problem, sampling, objectives, hypotheses and methodology, are given in the first chapter.

Previous studies, committee reports, articles, and research publications in relation to service marketing and gaps identified for the research are documented in the second chapter.

The Bank location spread and profile of the select District were briefed in the third chapter.

The fourth chapter deals with marketing of banking services in Salem District are given.

The fifth chapter gives the analysis and interpretation of data.

The findings, suggestions and conclusion have been briefly presented in the sixth chapter.