APPENDIX
Appendix I

Questionnaire for the customers

1. Name: ......................................................................................................................

2. Gender: male □ female □

3. Age: □

4. Educational Qualifications:
   a) Illiterate □
   b) Graduate □
   c) 10th □
   d) Post graduate □
   e) 12th □
   f) Other □

5. Marital status: a) married □ b) unmarried □

6. Occupation:
   a) Agriculture □
   b) Retired □
   c) Self employed □
   d) Housewife □
   e) Service. □
   f) Student □
   g) Any other □

7. Annual income (Rs):
   a) Less than 100,000 □
   b) 100001Less than 400000 □
   c) 400001 Less than 500000 □
   d) Above 500000 □

8. Type of Account:
   a) Current □
   b) Saving □
   c) Fixed deposit □
   d) Recurring □

9. How long are you associated with the bank?
   a) Less than one year □
   b) 2-5 years □
   c) 5-10 years □
   d) More than 10 years □
10. Why did open an account in this bank?
   a) Near the house  
   b) Good service  
   c) Well known  
   d) Any other (specify)

11. Is the bank neat and clean?
   a) Yes  
   b) No  
   c) Always  
   d) Sometimes

12. Is the bank overcrowded?
   Yes  
   No  
   Always  
   Sometimes

13. Specify the bank services provided to,
   a) ATM  
   b) Net banking  
   c) Locker facility  
   d) Core banking  
   e) Any other

14. How you taken any loan from the bank?
   Yes  
   No

15. What type of loan you have borrowed?
   a) Housing loan  
   b) Vehicle loan  
   c) Gold loan  
   d) Personal loan  
   e) Agricultural loan  
   f) Any other (specify)

16. How much was the time to sanction loan?

17. What is your opinion about the rate of interest as compared to other banks?
   a) Higher  
   b) Same  
   c) Lower

18. What was the amount of loan demanded by you and sanctioned by the Bank?
   a) Amount demanded  
   b) Amount sanctioned
19. Responses of the customers about Bank services.

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<thead>
<tr>
<th>Particular</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Natural</th>
<th>Disagree</th>
<th>Strongly disagree</th>
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<tbody>
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<td><strong>A) Tangibles.</strong></td>
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<td>I) Bank use modern equipment</td>
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<td>ii) bank has good physical facilities</td>
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<td>III) Net appearance of employee</td>
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<td><strong>B) Reliability</strong></td>
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<td>I) Employee keep premises</td>
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<td>II) They help in solving problems</td>
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<td>III) They are dependable</td>
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<td><strong>C) Responsiveness</strong></td>
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<td>I) Employees provide prompt service</td>
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<td>II) They are willing to help</td>
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<td>III) They response to request</td>
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<td><strong>D) Assurance</strong></td>
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<td>i) Customers have confidence in employee</td>
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<td>II) Employees are courteous</td>
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<td>III) Transactions are safe</td>
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<td><strong>E) Empathy</strong></td>
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<td>i) Personal attention by the employees</td>
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<td>II) They understand specifics needs of customers</td>
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</table>

20. What are your suggestions to improve the quality of services of the Bank?

________________________________________________________________________

________________________________________________________________________

Signature
Appendix II

Questionnaire for Bank Employees

1. Name: ……………………………….
2. Address: ……………………………

…………………………

Mobile No:
3. Age :  a) year up 30 b) 30-40
    c) 40-50 d) 50-60
e) more than 60

4. Gender: a) male b) female

5. Educational Qualification:
    a) Undergraduate b) graduate
    c) Post graduate d) other

6. Marital status- unmarried married

7. Annual income (Rs)
   a) Less than 200,000
   b) 201000-400000
   c) 401000-500000
   d) 501000 and above

8. No of years of experience

9. Position of state in the Bank (specify)

10. Reasons of joining Bank service (specify)

11. Average number of customers visiting the Bank daily

12. When is the Bank over crowded?
    a) Morning b) afternoon c) evening
d) At closing time e) any time

13. What are the steps taken by the Bank to solve the problem of overcrowding?
    a) ATM c) cash deposit Machine
14. What are the services provided by the Bank? ATM Net Banking
   a) Mobile Banking
   b) Lock and facility
   c) Computer facility
   d) Any other specify
   e) any other (specify)

15. How do you communicate to the customers any changes in the interest rates?
   E-mail
   Post
   Electronic media
   Telephone
   Bank counter

16. What are your suggestions to improve the Bank Services?

Signature