Chapter II
DESIGN AND EXECUTION OF THE STUDY

Statement of the problem

Few decades ago, banks enjoyed monopoly in catering their services to the customers. They just took up a few their services as they wish, and served the community with profit orientation. But now, the situation has undergone a sea change. Banks is facing a peculiar situation where, it is expected to accomplish the twin objectives of helping the economy to grow by meeting the demands and expectations of customers and at the same time ensure a high degree of operational efficiency intune to the global standards. The competition is at its' peak due to the high intensity of foreign competition, frequent inventions of sophisticated technologies in the market environment.

It has been perceptively observed that changes in our social, political & economic systems are incremental while technology changes exponentially. Banking is one major industry which is in danger of being virtually blown to bits by technology. Technology is changing the very face of the service sector the world over. The techniques earlier proved successful demanded review at present. The changes in Science and Technology, Socio-economic outlook of people, Liberalisation, Privatizations and Globalisation of trade and economy have necessiated the banking functions to have a new look in their operations based on customer orientation.

The process of economic Liberalization and Financial Sector Reforms directed the banking industries with customer orientation. As a result, banks started vying with each other to attract and hold the present and potential customers. In such a dynamic and competitive environment banks have no option excepting to shift from traditional banking to modern banking by undergoing qualitative transformations of services by evolving their policies and programmes in consonance with the needs and desires of customers for it's perpetual existence.

The cooperative banks being the third Sector of the economy, aimed at improving the socio-economic conditions of weaker sections of the community is not an exception to this change adaptation. Thus, qualitative transformation of
services has become obligatory on the part of the bank to adopt modern marketing principles to challenge the task of competitions. The services provided by it must match with the needs and expectations of customers. All customers expect the bank and bankers to be polite, courteous, helpful and understanding. The banks need to have customer satisfaction as their focal point of attention because bankers must realise that they have been operating a buyer’s market and they are at the mercy of the customers. As for the cooperative banks are concerned, customer satisfaction is considered to be the key for superior long-term performance. Thus, the formulation of management policies inconsonance with the customers’ needs and demands is the crying need of the hour especially to cooperative banks. Failure to acquire sufficient knowledge about the desires and aspirations of various categories of customers (Both Member and Non-Member users) it will undermine the image of the bank among public and finally plunge into dark future.

From the inception, the cooperative movement was considered as the most suitable agency for providing agricultural finance and found that it had not come upto the standard required to meet adequately the credit needs of farmers. The Royal Commission on Agriculture (1928), Central Banking Enquiry Committee (1931), Cooperative Planning Committee (1945), RBI Statutory Report (1937), Rural Banking Enquiry Committee (1950), All India Rural Credit Survey Committee (1954), The Report of Grow More Food Enquiry Committee (1952), All India Rural Credit Review Committee (AIRCRC) (1969), the Agricultural Credit Review Committee (1990) had the same opinion of encouraging and laying full faith on cooperative system (Thinmamyancm, 1996).

Though the movement has crossed a Century, cooperatives have to devise ways and means to identify their strength and capitalize on them to tackle (Satish Desk Pande, 1998) various issues of cooperatives with a view to survive in the dynamic environment.

Therefore, it is pertinent to have queries on certain basic issues such as; How do cooperative banking institutions perform their functions? Have they understood their customers and their needs? How and what do they do to satisfy the conceivable needs and expectations of customers? Do customers
face problem in availing the existing services? Are they satisfied with the services of employees? Do the cooperative banks evolve policies and programmes towards customer satisfaction? What do customers suggest to maximize customer satisfaction of cooperatives? and such other similar issues demanded to take-up an in-depth investigation.

Review of literatures

The review of literature shows that with a possible exception of a few, no serious effort has been made towards customer orientation of banking services in cooperative banks particularly in the wake of emergence of Liberalisation, Privatisation and Globalisation (LPG) and Financial sector reforms. Several studies conducted so far here focused on customer services either directly or indirectly conducted by various Committees, Commissions, Working Groups, Academia and Scholars only after Nationalisation. It further reveals that most of the studies were conducted on commercial banks and a very few studies were made on cooperative banks relating to the significance of cooperatives compared to their counterparts. While, there are several piecemeal studies on the dimensions of banking functions, yet their results failed to bring about an overall picture of the banks from the view points of customers of cooperation, (Member & Non-Member users). A few such relevant reports and studies conducted so far is reviewed and presented below.

Reports of Committees / Commissions / Working Groups on Cooperatives

Cooperative banking has been found in the report on Taccavi Loan Committee (1883 & 1884) which considered the question of expanding agricultural credit through cooperative credit institutions. Report of the Committee on Cooperation in India (1915) observed that the impression of the people was that the cooperative societies were government agencies and therefore, the Committee emphasised to urge towards creating proper identity to cooperative societies. The Report of the Royal Commission on Agriculture (1928) claimed the suitability of cooperative credit institutions in solving local problems. The Central and Provincial Banking Enquiry Committee (1931), the Rural Banking Enquiry Committee (1950) stated the cooperative banking system
as the best. Grow More Food Enquiry Committee (1952) observed cooperatives as an instrument for raising the level of agricultural of this country.

The Report of the All India Rural Credit Survey Committee (1951-54) laid its faith on the efficacy of cooperative credit by stating “cooperation failed, but it must succeed” Committee on cooperative credit (1960), ‘Palaniappa Mudaliar’s Report’ on the Working of Cooperative Societies in the State of Madras (1962) pointed out the progress made by the cooperative movement especially in the area of cooperative credit. Similarly, ‘Santhanam Committee on Cooperation’ (1966) made a thorough review of the progress of different sectors of the cooperative movement in the State of Madras. Both the Committees evaluated the schemes implemented through Cooperatives during Five Year Plan periods.

The Committee on Cooperation (1964) observed that the cooperative movement is the most suitable to protect the people of small means from exploitation by the powerful, and the rich. The Committee recommended certain restrictions in the matter of admission to the membership of cooperative societies in the context of viability and management of Cooperatives. The Report of the All India Rural Credit Review Committee (1969) covered the entire range of agricultural credit and suggested measures for the development of various institutional agencies for serving agricultural production programme.

Committee on Consumption Credit (1976) strongly recommended that all primary credit societies having full-time Secretaries may issue consumption loans to their members whether they are agriculturists or not, including agricultural labourers.

Agricultural Credit Review Committee (1989) reviewed the agricultural credit movement in the country found that the rural financial system in the country is not tune to the changing scenario and therefore it recommended for improving quality of credit and strengthening efficiency and effectiveness.

Committees / Commissions / Studies on customer services

After nationalization, banks started thinking that efficient customer service should be the objective for proper growth and development of banking
industry. For that, they were forced to come out of age old traditional, worn out practices to modern banking services. Thus, improving Customer relations has been a continuous exercise for banks since 1980. Thereafter several Committees, Commissions and Working Groups have gone into the issue of customer services viz., National Institute of Bank Management (1969), National Council of Applied Economic Research (NCAER) (1971), Saraiya (1972), Talwar Working Groups (1975) identified the areas where customer dissatisfaction is more. National Institute of Bank Management (1975), Varadhachary Working Group (1977), Reserve Bank of India Report on customer service (1985) identified the areas where deficiencies be removed for delivering better cooperative services. The enforcement of consumer protection Act (1986) further provides protection to customer to various services specified therein. Goiporia Commission (1990) and Kaldate Panel (1994) were also appointed to review, examine and evaluate the customer services in banks.


A few contributions on similar conducted by Eminent Academia and researchers etc., are worth quoting here.

Customer Service

Shanthi Saravana Vel (1984), Gadkari S. (1987) have made an pioneering attempt to examine the issues relating to the delivery of customer services in Indian banks as against the backdrop of a sound conceptual framework and reviewed the general problems faced by bank customers in India. Gronroos, Christian (1984) Berry, Leonard et al. (1989), Abdul Raheem (2005) highlighted certain areas in which public sector banks need to improve to meet the customer's demands in the competitive environment.


Narayanaswamy N. & Ramachandran S.R. (1987), Dash S.K. (1999) pointed out the importance of profitability of a bank is must for delivering effective Customer services and build-up customer good will. Raja S. (2005) stated that the level of customer service is one of the factors for determining the operational efficiency and profitability of the bank.

Physical facilities of the bank

Rex 0. Benett (1975) explained the significance of bank location planning in lending better customer services. While, Krishnaswamy O.R. (1986) blamed that banking sector has no organised effort to ascertain the needs of customers and customers too unaware of various facilities and formalities demanded at the bank. Srinivasan P.B. (1988) traced the customer’s demand and the need for banking facilities in un-banked areas. Indraneel Chauduri (1994) suggested to have a good infrastructure to meet the varied needs of customers. Shirish R. Kulkarni (1996) highlighted the need to have a good bank premises and modern office arrangement to increase the facilities and make them feel at home. While, John Paul (1989) Thirunarayanan (1996), Vimala (2004) focused on the significance of provision of physical facilities of banks to attract the Customers. Selvaraj (1998) found that the commercial bank’s location are good in rendering the satisfactory services.
Automation of banking functions


Quality of customer service


Marketing strategies

techniques in the day-to-day functions of banks. Anup Jayaram & Arjun (1997) found that the private bankers are able to satisfy their clients by adopting good strategies.


Attitude and behaviour of employees of banks


that lack of experience on the part of bank personnel was the major reason for the poor quality of customer service. Batra G.S. and Sindhu P.S. (1997) Rajagopala Rao (2002), Vimala (2004) came out with the findings that the cooperative banks failed to satisfy the customers due to lack of experience, lethargic attitude of employees and cumbersome procedures. Sharma M.L. and Pacheriwal B.K. (1986) blamed that mounting indiscipline among the employees in banks was the reason for the deterioration in customer service. Rudra Baswaraj M.N. (1969) discussed about the personnel practices in cooperatives leading to several irregularities by top officials.

Sivaprakasam P. (1994) Reddi et al. (2002) Anand Kumara Sinha, Jaya Rathinam M. (2003), measured the job satisfaction of employees in cooperative banks. Subramanyan A.R. (1986) stressed the need for improving the training programmes in order to make the staff more dedicated and dynamic in their operations to render improved customer service. Desai (1986) stated that the administrative structure has not been able to adjust itself to the attitudinal changes required by the environment. Nandi G.N. (1985) examined the problems in distributing the satisfactory services to customers.

Ragavan (1987) has pointed out that one of the reasons for delays in the delivery of customer services are the lack of work experience and long-time duration taken by the new recruits to learn the work through ‘on-the-job training’. Taimini K.K. (1979) stressed the need proper training to personnel against the perspectives of Indian environment. Ramesh Kumar M.N. (1994) discussed the present scenario of cooperative training and development programmes in the charged organisational structure of cooperative banks.

George C.T. (1989) picturised the problems being faced by Indian bankers and customers in interacting and communicating between each other. Vaishnaw B.L. (2000) focused the need for greater degree of customer consciousness among bank staff while Joshi P.N. (1990) suggested to have well informed staff for increasing customer satisfaction. Wani K.P. (1997) Chandra Joshi (1997) stated that customer service should be personal and professional, for which transformation in their approach is needed.
Customer centres


Title of the study

"An Assessment of Customer Orientation of Cooperative Banks in Dindigul District, Tamilnadu State, India".

Objectives of the study

The study has the following specific objectives. They are,

1. To assess the banking services of cooperative banks in Dindigul District
2. To examine the extent of customer orientation from the view points of customers.
3. To find out the barriers in the adoption of customer oriented banking services by cooperative bank, and
4. To offer suggestions for enhancing customer orientation for maximizing customer satisfaction of cooperative banks.

Conceptualization of terms

Banking

Banking under section 5(1) (b) denotes, accepting for the purpose of lending or investment of deposits of money from the public, repayable on demand or otherwise and withdrawable by cheque, draft or order otherwise". Banking services

Accepting of deposits, lending of loans, and provision of other ancillary services that a bank renders to its customers in the ordinary course of business.
Customer

A person, who avails the banking services through his/her relationship as debtor or creditor including agent / trustee relationship of the bank.

Perception

A particular interpretation one gives to object through senses. Cognition & perception are closely linked. Markins described perception, as one of the processes involved in knowing, understanding and Cognition through the stimulation of senses, the perception occurs.

Marketing strategy

It is a set of alternative course of action that the bank undertakes in response to the dynamic market conditions.

Customer orientation

 Provision of banking services intune to the demands and expectations of customers.

Methodology

Present study is an empirical study based on survey method. The primary data were elicited from customers, by administering a Structured Interview Schedule (SIS). The schedule (Vide Appendix-ii) was used to collect data from the customers of cooperatives banks. The secondary data were collected with the help of a data sheet (Vide Appendix - iii)to elicit details pertaining the origin, growth and development, functions, policies and strategies of sample banks during a period of 10 years (1995-96 to 2004-2005) from the Annual and Audited reports of Cooperative Banks.

Sampling procedures: Multi-stage stratified random sampling procedure was employed to select banks. After having an in-depth review of previous studies and literatures, informations were gathered for constructing the interview schedule. A pilot study was conducted among 50 customers of sample banks in order to strengthen further with the help of informations gathered through the pilot study. The survey questions comprised of a wide range of informations starting from demographic indicators such as age and income, social indicators such as educational qualification, income, occupation, savings, investment, exposure to mass media, and contact with
change agents etc., the cooperation indicators were measured by the duration of membership, frequency of participation in the affairs of the banks / society, membership in the board of management, extent of participation by the member in decision-making etc.

**Selection of study area:** The Dindigul district in Tamilnadu was selected purposively as the study area on the justification that the cooperative credit movement in the district were organized to cater to the credit requirements of both rural and urban masses as early in 1904 when the first Cooperative Credit Society Act was passed..

### Table 2.01
Selection of the sample banks

<table>
<thead>
<tr>
<th>Taluks</th>
<th>Blocks</th>
<th>Location of sample banks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dindigul</td>
<td>Dindigul</td>
<td>Mettupatti Seelappadi</td>
</tr>
<tr>
<td>Dindigul</td>
<td>Dindigul</td>
<td>Dindigul</td>
</tr>
<tr>
<td>Athoor</td>
<td>Athoor</td>
<td>Sithayankottai O.K.Singarakkottai</td>
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<tr>
<td>Nilakkottai</td>
<td>Nilakkottai</td>
<td>Nilakkottai Pallapatti</td>
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<tr>
<td>Nilakkottai</td>
<td>Nilakkottai</td>
<td>Nilakkottai</td>
</tr>
<tr>
<td>Oddanchatram</td>
<td>Oddanchatram</td>
<td>Javvadupatti Koothampondi</td>
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<tr>
<td>Oddanchatram</td>
<td>Oddanchatram</td>
<td></td>
</tr>
<tr>
<td>Vedasandur</td>
<td>Vedasandur</td>
<td>Jenankottai Vadamadurai</td>
</tr>
<tr>
<td>Vedasandur</td>
<td>Vedasandur</td>
<td>Vedasandur</td>
</tr>
<tr>
<td>Batlagundu</td>
<td>Batlagundu</td>
<td>Old Batlagundu Kunnuvarankottai</td>
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<tr>
<td>Batlagundu</td>
<td>Batlagundu</td>
<td>Batlagundu</td>
</tr>
<tr>
<td>Palani</td>
<td>Palani</td>
<td>Chatrapatti Karadikkoottam</td>
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<td>Palani</td>
<td>Palani</td>
<td>Palani</td>
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</table>

**Selection of the sample banks:** For selection of sample institutions, a list of cooperative banks was obtained from the Directorate of Audit, Dindigul. Fourteen (14) Primary Agricultural Cooperative Banks (PACB), two (2) urban cooperative banks (UCB) and six (6) branches of Dindigul Central Cooperative Bank (DCCB) in Dindigul district were selected as detailed below:
Primary Agricultural Cooperative Banks: In Dindigul District there are 7 taluks comprising of 14 blocks. Since more number of PACBs are operating in all the 14 blocks, two primary cooperative banks from each block were selected based on audit classification falling under B* and C* categories. No PACB in the district was found under ‘A’ category, since they have not fulfilled the prescribed norms of Reserve Bank of India. Thus, 14 PACBs were selected from 7 taluks in the district.

Urban Cooperative Banks: In Dindigul district, there are four urban cooperative banks located at Dindigul, Palani, Kodaikkanal and Batlagundu. Out of 4 UCBs functioning in the district, 2 UCBs were selected for the study on the basis of audit classification belonging to B’ and ‘C’ categories. Dindigul UCB falls under ‘B’ category and Palani UCB falls under ‘O’ category.

Branches of Central Cooperative Bank: Dindigul central cooperative bank has 29 branches. Among than, 16 are located in urban areas and 13 are rural based. In order to give impartial representation to both the areas, 3 branches from each area were selected randomly. Thus, totally 6 branches of CCB were selected on the basis of it’s location. The Factor such as location and distance for Urban Cooperative Bank (UCB), Primary Agricultural Cooperative Bank (PACB) and commercial banks were considered for the selection of branches of CCB.

Selection of respondents

Selection of customers: As for as the selection of customers is concerned disproportionate stratified random sampling procedures was followed customers belonging to Urban Cooperative Bank (UCB), Primary Agricultural Cooperative Bank (PACB), the branches of Central Banks were contacted for the study. Since the study intends to analyze the perception of customers of cooperative banks as a whole, ten (10) member customers and ten (10) non-member customers were interviewed by adopting snow-ball sampling procedure. Thus, 440 customers formed the populous of the study.

B* Category denotes: bank which secures marks 55% and above but below 70% under Audit Classification.

C* Category denotes: bank which secures marks 40% and above but below 55% under Audit Classification.
TooSs and techniques for data collection

As the issues to be addressed in the study are of qualitative and quantitative nature, different tools and techniques have been used. Besides Personal Interview by administering the Structured Interview Schedule (SIS) among the customers, Focus Group Discussion (vide - annexure vi) was also conducted for the study.

<table>
<thead>
<tr>
<th>Independent variables</th>
<th>Dependent variables</th>
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</thead>
<tbody>
<tr>
<td>Demographic indicators</td>
<td>Perception on the</td>
</tr>
<tr>
<td>• Age</td>
<td>Physical facilities of the cooperative banks</td>
</tr>
<tr>
<td>• Gender</td>
<td>Deposit related services</td>
</tr>
<tr>
<td>Social indicators</td>
<td>Loan related services</td>
</tr>
<tr>
<td>• Education</td>
<td>Ancillary services</td>
</tr>
<tr>
<td>• Family size</td>
<td>Attitude of employees of cooperative banks</td>
</tr>
<tr>
<td>• Contact with change agent</td>
<td>Attitude of policy-makers cooperative banks</td>
</tr>
<tr>
<td>• Social participation</td>
<td></td>
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<tr>
<td>• Sources Borrowings</td>
<td></td>
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<tr>
<td>Economic indicators</td>
<td></td>
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<tr>
<td>• Occupation</td>
<td></td>
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<tr>
<td>• Asset</td>
<td></td>
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<tr>
<td>• Annual Income</td>
<td></td>
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<tr>
<td>Cooperation indicators</td>
<td></td>
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<tr>
<td>• Reasons for having relationship</td>
<td></td>
</tr>
<tr>
<td>• Knowledge about cooperative bank</td>
<td></td>
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<tr>
<td>• Knowledge about cooperative management</td>
<td></td>
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<tr>
<td>• Knowledge about cooperative bank’s schemes and programmes</td>
<td></td>
</tr>
<tr>
<td>• Services availed from cooperatives</td>
<td></td>
</tr>
</tbody>
</table>
Period of study

Data pertaining to the sample cooperative banking institutions covered a period of ten (10) years from 1995-96 to 2004-2005 (Data Sheet is given in Annexure-vi).

Data analysis and interpretation

Statistical Packages for Social Sciences (SPSS) was used for data analysis. Simple percentages, averages, Compound growth rate etc., were calculated for interpreting the data. Besides that, statistical tests such as; Chi-square, Correlation, Linear Multiple Regression (LMR) and other needed statistical tools were used for comprehending the facts and informations. The inferences of the focus group discussion were drawn to supplement the inferences of qualitative analysis throughout the report.

Scope of the study

Owing to LPG, the Government’s policy towards cooperatives is changing and the new economic policies and financial sector reforms have posed challenges to cooperatives. Cooperatives which are financially weak and operationally non-viable will have no future as governments’ patronage and support are withdrawn owing to reforms (Viswanathan, 1998). ‘Do or Die; Survival of the fittest’ echo’s in the market environment (Rayudu, 1988 and Subburaj, 1998). In such a competitive environment, the market oriented strategies adopted by commercial banks and private sector banks are conspicuous (Amtb Jayaraman and Arjun, 1997) by their absence in cooperatives. Cooperatives have failed in the adoption of modern technological innovation resulted inability to meet the new challenges (Lalitha, 1983). Cooperatives are unable to cope-up with the emerging environment (Jose, 1998) and seem to be irrelevant dominated by private sector (Prem.S.Sharma). Dash D.K. (2000) stressed the need for introducing innovative products and diversifying the existing activities to change edge over others.

There is no denying fact that cooperatives have potentialities (Jatindra Nath Saikia, 1996 and Gaur, 1997) and can play a significant role in the LPG economy if they seen in proper direction by professionalizing themselves in tune to the changing needs of the situation for their survival and identity.
(Advani, 2003; Kalia, 1996 and Jose, 1998). The cooperative banks should not be satisfied with their routine functions only and should think of innovative ideas on services and approach to raise and convert the number of potential users into perpetual users will certainly pave way for survival tomorrow with multiplication of profit (Satish and Deshpande, 1998).

If is true that Committees and Commissions have been set-up from time to time to evaluate the performance of customer service. Numerous studies have made a passing remark on the banking services particularly after nationalization in 1969. Most of the studies have analyzed the internal operations of the banks particularly the financial performance of the banks and that too focused on commercial banks. Besides that some scholars have studied customer services in banks either from banker’s point of view or from customer’s point of view based on secondary data either or primary data. But those studies were general in character and do not contain anything substantial about the working of cooperatives. Yet, no systematic effort has been taken to carry out a comprehensive study on banking services of cooperative banks. Moreover, such official studies have failed to provide a critical assessment on the performance of cooperatives banks.

Therefore, primary agricultural cooperative banks, branches of central cooperative bank and urban cooperative banks as a unit of research yet to receive due attention. Knowledge on the working of a cooperative credit institution is of immensely important in order to nurture them in an effective manner for the cause of the agriculturists. Taking into consideration the limitations of the studies on banking conducted so far, the present study is taken-up for research. The present study aims to analysis the working of cooperatives with a view to underline it’s inefficiencies if any, to find solutions to some of the pressing problems and pave way for execution of customer oriented services to its’ customers in tune to the changing situations.

**Limitations of the study**

*Sample size:* Though there are 197 PACBs in the district, it has been decided to select 14 PACBS i.e., 2 PACBs from each block representing all the seven taluks in the district on the basis of audit classification 6 branches of
CCBs on the basis of its location and two UCBs were selected on the basis of audit classification.

*Selection of banks*: PACBs, UCBs and CCBs in the district have alone be selected for the study because they are concerned with agricultural lending. The industrial cooperative banks, Employees Thrift and Credit Society, Housing cooperative banks and cooperative Agriculture and Rural Development Banks were excluded for the study purposively since they are not performing banking functions as defined by Banking Regulation Act, 1966.

According to Section (13) of the Banking Company's *(Acquisition and Transfer of Undertakings)* Act, 1970, it is stated that the public sector banks should not reveal any matter concerning their customers. This recognized practice is also followed by cooperatives. At this juncture, it was not possible to get the details pertaining to the customers from the bank. Since majority of the respondents are villagers, they felt scared when some of them were along interviewed on a systematic manner. Bearing this problem in mind, the researcher resorted to adopt disproportionate stratified random sampling method for contacting / interviewing customers.

**Chapterisation**

**Chapter I** - Deals with Introduction - An Overview of banking in India.

**Chapter II** - Presents Design and Execution of the Study.

**Chapter III** - Portraits the Profile of the Cooperative Movement in the study district.

**Chapter IV** - Analyses the Profile and Banking Services of Sample Banks.

**Chapter V** - Presents the Demographic and Socio-economic characteristics of Customers and their perception about employees, board of management and the banking services of the sample banks.

**Chapter VI** - Highlights problems in rendering customer oriented banking services and the Summary of Findings drawn from survey, Suggestions and Conclusions are presented.

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