

APPENDIX-I

RURAL BANKING IN PUDUKKOTTAI DISTRICT WITH REFERENCE TO COMMERCIAL BANKS

Interview Schedule to Bank Customers

1. Name and Address (Optional) :
2. Age :
3. Level of Education :
4. Caste :
5. Family size :
6. Number of earning members in the family :
7. Nature of occupation :
8. Personal income per month :
9. Family income per month :
10. Consumption expenditure :
11. Savings per month :

12. Personality traits of the bank customers

12.1 Social Participation	Office bearer in many social organisations Excellent (E)	Office bearer in one or two social organisations good (G)	Member in the Social Organisation Moderate (M)	Awareness of Social Organisation Poor (P)	Not aware of Social Organisation Very Poor (VP)
	(1)	(2)	(3)	(4)	(5)
12.2 Media Exposure	Television, Radio, Newspaper, Magazine and Meetings Excellent (E)	Television, Radio, Newspaper and Magazine Good (G)	Television, Radio and Newspaper Moderate (M)	Television and Radio Poor (P)	any one Very Poor (VP)
	(1)	(2)	(3)	(4)	(5)

12.3 Adoption of Innovation	Always adopt new things in field Excellent (E)	Try to adopt new things Good (G)	Know the new things Moderate (M)	Adopt only current procedure Poor (P)	Adopt only Traditional method Very Poor (VP)
	(1)	(2)	(3)	(4)	(5)
12.4 Cosmopolitanism	Interact with many societies Excellent (E)	Interaction with only one society/ Good (G)	Interaction with family members and friends Moderate (M)	Interaction with only family members Poor (P)	No Interaction Very Poor (VP)
	(1)	(2)	(3)	(4)	(5)
12.5 Credit Orientation (Source of borrowings)	Only commercial banks Excellent (E)	Only co-operatives Good (G)	Only Relatives and friends Moderate (M)	Relatives or Friends Poor (P)	Only Private moneylenders Very Poor (VP)
	(1)	(2)	(3)	(4)	(5)

Figures in paranthesis are marks assigned.

13. Material possession :
- a) House : Yes/No
- b) Land wet : Yes/No
- c) Land dry : Yes/No
- d) Petty shops : Yes/No
- e) Animals (Milch) : Yes/No
14. Size of holding (in acres) :
15. Loan amount applied for : Rs.
16. Loan amount sanctioned : Rs.
17. No. of sources of borrowing :
18. Nature of loan :

19. Distance of the bank from residence : (km.)

20. Nature of repayment : Regular Defaulter Wilful
Non-wilful defaulter

21. Nature of loan utilisation : Fuller utilisation Partial utilisation

22. Overall Customer attitude

<i>Highly satisfied</i>	<i>Satisfied</i>	<i>Moderate</i>	<i>Dissatisfied</i>	<i>Highly dissatisfied</i>
-------------------------	------------------	-----------------	---------------------	----------------------------

23. Attitude on various aspects of rural banking

<i>Particulars</i>	<i>Highly satisfied</i>	<i>Satisfied</i>	<i>Moderate</i>	<i>Dissatisfied</i>	<i>Highly dissatisfied</i>
a) Service charges					
b) Time taken for operating an account					
c) Speed of withdrawals					
d) Speed of depositing money					
e) Speed of loan disbursement					
f) Interest on loan					
g) Details on loan facilities					
h) Attitude towards staff					
i) Attitude towards manager					
j) Location of the bank					
k) Knowledge of the bank employees					
l) Recovery aspect					
m) Availability of staff					
n) Guiding for loan proposal					
o) Banker-customer meets					
p) Facility at the bank					

APPENDIX-II

RURAL BANKING IN PUDUKKOTTAI DISTRICT WITH REFERENCE TO COMMECIAL BANKS

Interview Schedule to Rural Bankers

1. Name :
2. Age :
3. Work experience (General) :
4. Level of Education :
5. Number of family members :
6. Designation :
7. Work experience in rural branches :
8. Geographical distance between residence and work spot :
9. Reason for the selection of rural branch :

 - a) Nearness to native place :
 - b) Nearness to the previous work place :
 - c) Promotion :
 - d) Rural service :
 - e) Compulsory transfer :
 - f) Less work :

10. Overall attitude

<i>Highly satisfied</i>	<i>Satisfied</i>	<i>Moderate</i>	<i>Dissatisfied</i>	<i>Highly dissatisfied</i>
-------------------------	------------------	-----------------	---------------------	----------------------------

11. Attitude to rural banking among the employees

<i>Particulars</i>	<i>Highly satisfied</i>	<i>Satisfied</i>	<i>Moderate</i>	<i>Dissatisfied</i>	<i>Highly dissatisfied</i>
a) Informativeness of rural customers					
b) Responsiveness of rural customers					
c) Adjustability of rural customers					
d) Human relationship among the rural customers					
e) Repayment nature among rural customers					
f) Deposit mobilisation					
g) Transaction					
h) Loan disbursement					
i) Subsidy					
j) Schemes					
k) Area coverage					
l) Furniture facilities in banks					
m) Equipment facilities in banks					
n) Transport facilities in banks					
o) Building facilities in banks					
p) Job content					
q) Job enrichment					
r) Job equity					
s) Job sharing					

APPENDIX-III

List of Bank Branches Category-wise (With details of Service Area Villages)

Sl.No.	Bank	No. of Branches			No. of villages under SAA
		Rural	SU	Total	
1.	IOB	23	2	25	290
2.	SBI	7	2	9	126
3.	BOI	1	-	1	12
4.	CB	4	1	5	53
5.	CBI	3	1	4	47
6.	IB	12	2	14	130
7.	PNB	1	1	2	15
8.	UBI	-	1	1	4
9.	UCO	-	1	1	2
10.	ICICI	16	2	18	68
11.	CUB	3	1	4	11
12.	KVB	1	-	1	2
13.	LVB	-	1	1	3
14.	BHOB	1	-	1	6
15.	TMB	-	1	1	-
16.	PCCB	-	-	(20)	
17.	TNSCARDDB	-	-	(9)	
18.	TIIC	-	-	(1)	
	Total	72	16	88*	769

* Commercial Banks only – 88 branches.

SAA – Service Area Approach.

APPENDIX-IV

List of Bank Branches in Pudukkottai District

<i>Name of the Bank</i>	<i>Name of the Branch</i>
Indian Overseas Bank	<ol style="list-style-type: none"> 1. Andakulam 2. Aranthangi 3. Arimalam 4. Athani 5. Avanathankottai 6. Avudayarkoil 7. Illuppur 8. Karambakudi 9. Keeramangalam 10. Keeranur 11. Kodumbalur 12. Mathur 13. Melathaniam 14. Parambur 15. Perungalur 16. P. Pudupatti 17. Pudukkottai 18. Ramachandrapuram 19. Reghunathapuram 20. Subramaniapuram 21. Thiruvarangulam 22. Vadagadu 23. Vallathirakottai 24. Vayalogam 25. Viralimalai

<i>Name of the Bank</i>	<i>Name of the Branch</i>
State Bank of India	<ol style="list-style-type: none"> 1. Annavasal 2. Alangudi 3. Aranthangi 4. Arasarkulam 5. Avoor 6. Krishnajipattinam 7. Mimisal 8. Pudukkottai 9. Thirumayam
Bank of India	<ol style="list-style-type: none"> 1. Killukkottai
Canara Bank	<ol style="list-style-type: none"> 1. Karur 2. Muckanamalaipatti 3. Pudukkottai 4. Thirupunavasal 5. Venkitakulam
Central Bank of India	<ol style="list-style-type: none"> 1. Ammapattinam 2. Gandarvakottai 3. Kallakkottai 4. Pudukkottai
Indian Bank	<ol style="list-style-type: none"> 1. Avudayarkoil 2. Karambakudi 3. Kilanilaikottai 4. Manamelkudi 5. Nirpalani 6. P. Alagapuri 7. P. Pudupatti 8. Pudukkottai

<i>Name of the Bank</i>	<i>Name of the Branch</i>
	9. Rajagopalapuram (Pudukkottai) 10. Pudunagar 11. T. Pudupatti 12. Thatchankurichi 13. Vembagudi 14. Viralimalai
Punjab National Bank	1. Pudukkottai 2. Vettanviduthi
UCO Bank	1. Pudukkottai
Union Bank of India	1. Pudukkottai
Bharat Overseas Bank Limited	1. Narthamalai
ICICI Bank Limited	1. Alangudi 2. Aranthangi 3. Keeranur 4. Konapet 5. Koppanapatti 6. Kottaipattinam 7. Kulipirai 8. Melaisivapuri 9. Nachanadupatti 10. Panayapatti 11. Ponnamaravathi 12. Pudukkottai 13. P. Alagapuri 14. Rangiam 15. Rayavaram 16. Sadayampatti (Karaiyur) 17. Virachilai 18. Yembal

<i>Name of the Bank</i>	<i>Name of the Branch</i>
City Union Bank Limited	<ol style="list-style-type: none"> 1. Adhanakottai 2. Pudukkottai 3. Puliur @ Kulathur 4. Silattur
Karur Vysya Bank Limited	<ol style="list-style-type: none"> 1. Kothamangalam
Lakshmi Vilas Bank Limited	<ol style="list-style-type: none"> 1. Aranthangi
Tamil Nadu Mercantile Bank Ltd.,	<ol style="list-style-type: none"> 1. Pudukkottai