

QUESTIONNAIRE

A STUDY ON BANKING HABITS OF PEOPLE IN RURAL AREA OF INDIA

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Part-I- Profile of the respondents:

1. Name:

2. Sex 1) Male 2) Female

3. Age: 1) Less than 30 Yrs 2) 31-40 Yrs

 3) 41-50 Yrs 4) 51-60 Yrs

 5) Above 60 Yrs

4. Do you have bank account 1) Yes 2) No

5. Educational Qualification: 1) HSC and Below 2) Graduate

 3) Post -Graduate 4) Professional

6. Occupation: 1) Cultivation 2) Selfbusiness

 3) Family occupation 4) Service firm

7. Total Annual Income: 1) Below 1 Lakh 2) 1-3 Lakhs

 3) 3-5 Lakhs 4) Above 5 Lakhs

8. Type of living place? 1) Hut 2) Shed house

 3) Building

9. Number of dependents? 1) Two 2) Three

 3) Four 4) Above four

10. Why do you go for a bank? 1) to deposit money 2) to take loan

 3) to take DD/Cheque 4) to use ATM

11. Do you feel banking services are needed for growth? 1) Yes 2) No

12. For how long do you have your bank account?
- 1) Less than 5 Years 2) 6-10 Years
 3) 11-15 Yrs 4) 16-20 Yrs
 5) More than 20 Yrs.
13. Whom do you approach to know about banking services?
- 1) Friends 2) Relatives
 3) Colleagues 4) Neighbours
 5) Banker
14. What is the primary purpose for which you visit a bank?
- 1) To deposit 2) To take loan
 3) To get a DD 4) To transfer funds
 5) To Use ATM 6) To get a card
 7) To use locker 8) Others
15. What is the most admirable banking service, you have come across?
- 1) Deposit 2) ATM
 3) ECS 4) Funds transfer
 5) Online banking 6) Card Service
 7) Loans 8) Others

Part-II: Indicate your level of awareness on various banking services

S.No	Service	Very-well known	Fairly Known	Known	Somewhat known	Unknown
1	Deposits collection					
2	Granting loans					
3	Issuing drafts					
4	Agency functions					
5	Funds transfer					
6	Reference services					
7	ECS Payments					
8	ATM Services					
9	Tax collections					
10	Pension payments					
11	Online services					
12	Safe lockers					
13	Educational loans					
14	Mutual funds					
15	Investment advice					
16	Housing loans					
17	Demat services					
18	Insurance products					
19	Mobile banking services					
20	Credit card services					

8. Indicate your frequency of usage of the following banking services

No	Service	Once in a year	Once in six months	Once in three months	Once in a month	Once in a week	Once in two days
1	Deposits						
2	Loans						
3	Taking drafts						
4	Collection/ Payment services						
5	Funds transfer						
6	Reference services						
7	ECS Payments						
8	ATM Services						
9	Online services						
10	Safe lockers						
11	Mutual funds						
12	Investment advice						
13	Demat services						
14	Insurance products						
15	Mobile banking services						
16	Credit card services						

9. What are the problems faced you in availing of banking services

No	Problems	SA	A	N	DA	SDA
1	Lack of awareness					
2	Lack of availability					
3	Poor Proximity to bank					
4	Lack of co-operation form banker					
5	No proper guidance					
6	No regularity in functioning					
7	No trained staff					
8	Poor usage of the service in a bank					
9	No proper networking					
10	Lack of guarantee on performance					
11	Lack of uniformity					
12	Hidden costs					
13	Risk of cyber crime					
14	Poor governance of complaints					
15	Limited services offered					
16	Poor customer response					
17	Autocratic behaviour					
18	Poor CRM					
19	Lack of transparency					
20	Poor time management					

10. What are the reasons for poor practice of banking habits in the area? (Rank your reasons)

S.No	Reasons for poor practice of banking services	Rank
1	Poor availability of services/ Products	
2	Lack of awareness on modus operandi	
3	Myth of cost and safety	
4	Poor advertisement on the services available	
5	Lack of consistency in transactions	
6	Poor co-operation from banking staff	
7	Poor network connectivity	
8	Proximity and safety issues	
9	Limited time and services	
10	Low level of interest towards financial products/ services	

11. Indicate your level of agreement on the importance of the banking services

No	Factors supporting the importance of banking services	SA	A	N	DA	SDA
1	To uplift the rural economic empowerment					
2	To empower women					
3	To provide loans					
4	To bridge the gap between the demand and supply of funds					
5	To create wealth					
6	To create financial awareness					
7	To create opportunities					
8	To provide funds to farming sector					
9	To provide the technology financial services to poor					
10	Overall economic development					

Part-III- Indicate your level of satisfaction on the various services offered in your area.

12. Indicate your level of “knowledge” on the following factors

S.No	Knowledge Factor	Level of satisfaction				
		HS	S	N	DS	HDS
1	Collecting deposits					
2	Granting loans					
3	Agency functions					
4	Customer utility services					
5	Technological services					
6	CRM					
7	Safe vault facilities					
8	Fund transfer services					
9	Online banking					
10	Grievance handling					

13. What are the deciding factors motivate that you to visit a bank and to use financial services offered by the banks (Indicate your level of agreement)

S.No	Deciding Factors	Level of Agreement				
		Strongly agree	Agree	Neutral	Dis-Agree	Strongly disagree
1	Safety to the funds					
2	Future contingencies					
3	Financial protection					
4	Builds confidence					
5	Any time can be withdrawn					
6	Helps in need					
7	Easy way of usage					
8	Creates lot of financial awareness					
9	Value for money can be realized					
10	Protection to the family					

14. Express your level of approval to the following suggestions to improve the banking habits and awareness on financial services offered by the banks?

S.No	Suggestions	Level of agreement				
		SA	A	UD	DA	SDA
1	Development of proper infrastructure					
2	Popularization of banking products					
3	Establishment of good administrative systems					
4	Proper maintenance and control					
5	Improving the proximity/ facilities					
6	Improving the safety and security					
7	Controlling of frauds					
8	Strict vigilance on corruption					
9	Creation of awareness					
10	Establishment of customer care centers					
11	Govt. initiative towards Banking institutions					
12	Involvement of NGOs					
13	Improvement of communication systems					
14	Encouraging people to start accounts					
15	Subsidies and incentives to the customers					
16	Encouraging private banks					
17	Awareness camps and follow-up services					
18	Micro credit schemes					
19	Encouraging women and BPL Class					
20	Encouraging co-operative system					

SA=strongly agree; A=Agree; UN=Undecided; DA=Dis-agree; SDA= strongly disagree

15. Any Suggestion you would like to give for improving the Banking facilities in TamilNadu?

Thanking you.