

Annexure-I

A STUDY ON INNOVATIVE BANKING SERVICES IN SPECIAL VILLAGES- WITH REFERENCE TO SALEM DISTRICT, TAMILNADU, INDIA

(PERSONAL INFORMATION ONLY)

1. Demographic Factors:

1.0. Name: ----- Name of the village.....

1. Sex: Male Female

2. MaritalStatus: Married Unmarried

3. Family types: Single family Joint family

4. Age Group (years)

UP TO 20	21-30	31-40	41-50	51- Above

5. Educational Qualifications

UPTO 12 th std	UG Degree	PG Degree	Professional	Others

6. Occupations

Government	Business/Private	Professional	Service	Others

7. Income per Group (Annually)

UPTO Rs 1,50,000	Rs.1,50,001– Rs.2,50,000	Rs.2,50,001– Rs.5,00,000	Rs.5,00,001– Rs.7,00,000	Rs.7,00,001and above

2. Attitude factors:

8. Do you have banking account, if yes, choose the type of Bank?

a) Private bank b) Public bank c)Both bank

9. Which types of banking account (you have) opened in your branch? (Please Tick)

Saving A/C	Current A/C	Business A/C	Joints A/C	Demat A/C and Loans A/C

10. How long have you used (ATM, INTERNET BANKING, MOBILE BANKING, and EFTS?)

- a) Less than 1 Month b) 1-6.Months c) 7-11.Months
 d) 1-3 years e) Never used

11. How often do you had banking transaction with the bank (Please Tick)

- a) Daily b) Weekly once or twice
 c) Some days in two weeks d) some days in a month
 e) Rarely (once in three months)

12. Please give your satisfaction level reference to financial transactions with the bank? 1. Highly satisfied, 2.Satisfied, 3.Moderate, 4.Dissatisfied, 5.Highly dissatisfied (Please Tick)

Banking Services	H.S	S	M	DS	HDS
ATM,					
Internet Banking,					
Mobile Banking,					
EFTS and RTGS					
Others					

13. Are you aware of innovative banking Services?

1. Highly Agree, 2.Agree, 3.Moderate, 4.Disagree, 5.Highly Disagree (Please Tick)

Banking Services	H.A	A	M	DA	HDA
ATM, ATM Cum Debit Card, Credit Card					
Mobile Banking & Telephone banking					
Internet Banking & E-Banking					
NEFT,RTGS					

Your opinion on each of the banking services (tick in the appropriate box) ATM Services (Objective 01)

14. Please give your satisfaction level with your following ATM services

1. Highly satisfied, 2.Satisfied, 3.Moderate, 4.Dissatisfied, 5.Highly dissatisfied (Please Tick)

ATM Banking Services	H.S	S	M	DS	HDS
Withdrawal Money					
SMS Services					
Mini Statement Services					
Balance Enquiry					
Money, Deposit and Transfer					

15. Please give your satisfaction level with your following **ATM-cum-Debit card** and online transaction services only. 1. Highly satisfied, 2.Satisfied, 3.Moderate, 4.Dissatisfied, 5.Highly dissatisfied (Please Tick)

ATM Banking Services	H.S	S	M	DS	HDS
IRCTC ,Airline, Services					
Mobile bill Services					
TNEB, BSNL, other bill Services					
Payment of Government exam fees TNPSC, UGC,ALL Services					
Shopping Malls, Hotels, Petrol Pumps Services					

Internet Banking Services (Objective02)

16. Please give your satisfaction level of following Internet Banking Services.

1. Highly satisfied, 2.Satisfied, 3.Moderate, 4.Dissatisfied, 5.Highly dissatisfied (Please Tick)

Internet Banking Services	H.S	S	M	DS	HDS
Shopping Malls, Hotels, Petrol Pumps Services (INBS)					
Third party transfer to the accounts maintained at any branch of any					
Group Transfers to accounts in the Bank Group					
Inter Bank Transfers to accounts with other Banks					
Online standing instructions for periodical transfer for the above					
Credit PPF accounts across branches					
Request for Issue of Demand Draft					
Request for opening of new accounts					
Request for closure of Loan Accounts					
Request for Issue of Cheque Book					
Utility bill payments					
Online Ticket Booking for travel by Road, Rail and Air					
LIFE Insurance, LIC and other					
Any other Mutual funds' Investments					
Credit Card dues payments					
Tax Payment Income, Service, State Govt Customs Duty Payment					

Please mention your satisfaction level of following **Mobile Banking Services.(Objective 03)**

17. The Following Functionalities are Available in Mobile Banking.

1. Highly satisfied, 2.Satisfied, 3.Moderate, 4.Dissatisfied, 5.Highly dissatisfied (Please Tick)

Mobile Banking Services	H.S	S	M	DS	HDS
Funds transfer (within and outside the bank)					
Immediate Payment Services (IMPS)					
Enquiry services (Balance enquiry/ Mini statement)					
Cheque book request					
Demat Enquiry Service					
Bill Payment (Utility bills, credit cards, Insurance premium), Donations, Subscriptions					
Mobile &DTH Top up					
M Commerce (Merchant payments, life insurance premium, only)					
Transaction limit per customer per day					
Customers can avail the Service irrespective of their telecom service Innovative Banking Practices.					
The Service is free of charge. SMS&GPRS cost will be borne by the customer					
Service Available over all Telecom Service providers (free of charge. SMS cost)					
Customers desiring to transact obtaining an One Time Password (OTP)					

Ref: <https://www.sbbjbank.com/We-offer/M...>

18. Pleasemention your satisfactions level of following Mobile Banking Service over SMS.

1. Highly satisfied, 2.Satisfied, 3.Moderate, 4.Dissatisfied, 5.Highly dissatisfied (Please Tick)

Mobile Banking Service over SMS	H.S	S	M	DS	HDS
SMS charges					
Enquiry Services (Balance Enquiry, Mini Statement)					
DTH Recharge					
IMPS Fund transfer – (Mobile number & MMID and Account Number & IFS Code)					
Prepaid Mobile, Mobile Cash wallet Top up Change MPIN, IMPS Merchant payments					

19. Are you satisfied banking services transactions of the banking services?

1. Highly satisfied, 2.Satisfied, 3.Moderate, 4.Dissatisfied, 5.Highly dissatisfied (Please Tick)

Banking Services	H.S	S	M	DS	HDS
Financial, Bill payment (TNEB, BSNL, Mobile, TV, Tax payment Services					
Quick, Payment Electrical Transference, Services					
Security Deposit low, PIN change, Services,					
SMS,Services					
Mini statement, Balance sheet enquiriesServices					

20. How is your satisfaction level of following innovative banking services?

1. Highly satisfied, 2.Satisfied, 3.Moderate, 4.Dissatisfied, 5.Highly dissatisfied (Please Tick)

Banking Services	H.S	S	M	DS	HDS
ATM, Debit card, credit card					
Electronic Clearing Service (ECS) in late					
Electronic Funds Transfer/ Special EFT (EFT/SEFT)					
Real Time Gross Settlement (RTGS), NEFT (National Electronic Funds Transfer)as a replacement for EFT/SEFT					
Skimming ,Spoofing					

21. Rank he following banking services (Please Tick)

Particulars	Rank
ATM, Debit Card, Credit Card	
Internet Banking Services	
Mobile banking & Telephone Banking, Bill Payment Services	
NEFT, RTGS	

22. How do you rate the rural Innovative Banking Credit Services? (Please Tick)

M.I-most Important, (5), I-Importation (4), S.I Some Time Important, (3), L.I less Important (2), N.A at All Important (1). (Please Tick)

Services	M.I	I	S.I	L.I	N.A.I
ATM withdrawal Services					
Internet Banking Services					
Mobile Banking & Telephone banking etc.					
NEFT,RTGS Services					
Credit Card Services					

23. Are you aware Innovative Banking Loans Services? (Please Tick)

1. Highly satisfied, 2.Satisfied, 3.Moderate, 4.Dissatisfied, 5.Highly dissatisfied (Please Tick)

Banking Loans Services	H.S	S	M	DS	HDS
a) Housing loan					
b) Educational loan					
c) Car loan					
d) Loans to Small Scale Industries					
e) Loan to staff members,					
f) Loan to self-employed Persons					

24. Which of the following innovative banking products or services have you used in the past 12 months? (Please Tick)

- a) Debit card or check card
- b) Paper check
- c) Major credit card (VISA, MasterCard, Any Express, Discover)
- d) Store-branded credit card good only at the store that
- e) General purpose prepaid card Consumers and Mobile Financial Services
- f) Check cashing services

Ref: <http://www.federalreserve.gov/econr...>

25. Have you used the smart phone?

- a) Yes
- b) No

26. If yes, which type of smart phone do you use for getting information on banking services?

- a) Android
- b) Blackberry
- c) I phone
- d) Windows Mobile
- e) Other

27. How long you had been using the following banking Practices? (Please tick)

Particular	Less than 6 Months	6 months to 1 years	1 years to 2 years	2 years to 3 years	3 years to 5 years	5 years to 6 years
ATM Credit Debit Card						
Mobile Banking						
Internet Banking						
NEFT, RTGS/IMPS						

28. Which of the following transactions have you used in mobile banking services in the past 12 months?

1. Highly Agree, 2. Agree, 3. Moderate, 4. Disagree, 5. Highly Disagree (Please Tick)

Banking Loans Services	H.A	A	N	NA	NDA
Checked account balances and transactions					
Transferred money between accounts					
Paid bills					
Asked a customer service question					
Deposited money					
Applied for a credit card or loan					

29. Where do you use the Internet the most often? (Please Tick)

- a) At home
- b) At work
- c) At school
- d) At a library
- e) At someone else's home
- f) At an Internet café or store with

30. What are the main reasons that you have not availed the banking Practices? (Please tick)

M.O-Most Often, (1), O-Often (2), R-Rare, (3), Sometimes (4), N-Never (5). (Please Tick)

Particular	M.O	O	R	ST	N
ATM Credit Debit Card					
Mobile Banking					
Internet Banking					
NEFT,RTGS					

31.How frequently do you have complaints against your bank with regard to following Innovative Banking Practices services? (Please Tick) N-Never, (1), S-Sometimes (2), O-Often, (3), VO-Very often (4), NS-Not Sure (5). (Please Tick)

Particular	N	S	O	VO	NS
ATM Credit Debit Card					
Mobile Banking					
Internet Banking					
NEFT,RTGS					

32. At what level, have your problems been often resolved in the bank with regard to following Innovative Banking Practices services? (Please Tick)

Particular	Head office level	Regional office level	Branch level	Customer care centre	Problem not solved
ATM Credit Debit Card					
Mobile Banking					
Internet Banking					
NEFT,RTGS					

33. How satisfactory is the complaint-grievances settlement system of your bank with regard following Innovative Banking Practices services? (Please Tick)

1. Highly satisfied, 2.Satisfied, 3.Moderate, 4.Dissatisfied, 5.Highly dissatisfied (Please Tick)

Particular	H.S	S	M	DS	HDS
ATM Credit Debit Card					
Mobile Banking					
Internet Banking					
NEFT,RTGS					

34. Overall, how are you satisfied by using following Innovative Banking Practices services? 1. Highly satisfied, 2.Satisfied, 3.Moderate, 4.Dissatisfied, 5.Highly dissatisfied (Please Tick)

Particular	H.S	S	M	DS	HDS
ATM					
ATM Cum Debit Card					
Mobile Banking					
Internet Banking					
Credit Care					
NEFT,RTGS					

35. Some general purpose and merchant specific prepaid cards can be reloaded with extra dollar value by the card holder. Whether any of your prepaid cards reloadable? (Please Tick)

- a) Yes
- b) No

36.. In the past 12 months, did you add money to reload any of your prepaid cards?

- a) Yes
- b) No

37. When was the last time that you personally reloaded that prepaid card? (Please Tick)

- a) In the past 7 days
- b) In the past 30 days
- b) In the past 90 days
- d) In the past 12 months
- c) More than 12 months ago

38. Overall how satisfied are you by using Innovative Banking Practices services in India. (You're Suggestions...)