APPENDIX

ANNEXURE - I

QUESTIONNAIRE
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M. PRAKASH, M.Com., M.Phil.,
Ph.D., Research Scholar (Part time),
PG&Research Department of Commerce
Kandaswami Kandar’s college
P.Velur Namakkal (D.T)

Residence
404, Santhi Nilayam,
Karpaga Vinayagar nagar,
Chinnammapet,
Allikuttai (PO),
Salem – 636003.

Dear Sir / Madam

I am doing research leading to Ph.D., under Part time basis in the
PG & Research Department of Commerce, Kandaswami Kandar’s college P.Velur
Namakkal Dt. (Affiliated to Periyar University Salem-11). I intend to do research on
“CUSTOMERS’ PERCEPTION TOWARDS FINANCIAL SERVICES IN INDIA
POST OFFICES” (with reference to Namakkal District, Tamil Nadu). As such I
request the select customers of India post offices to be kind enough in fill up the
questionnaire, so as to enable me to obtain first hand information about the Customers’
Perception towards Financial Services in India post offices.

Thank you,

Yours Sincerely,

(M. PRAKASH)

QUESTIONNAIRE

Q. NO

Personal particulars of the Customer:

(i) Name : Mr / Ms / Mrs

(ii) Address of the Customer:
1. Gender:
   Male ☐  Female ☐  Transgender ☐

2. Age (in years)
   (a) Less than 25 ☐
   (c) 36-50 ☐
   (e) Above 60 ☐
   (b) 26-35 ☐
   (d) 51-60 ☐

3. Educational Qualifications
   (a) Less than SSLC ☐
   (c) HSC ☐
   (e) Post graduate ☐
   (b) SSLC ☐
   (d) Graduate ☐

4. Monthly Income
   (a) Rs 10000 to Rs 25000 ☐
   (c) Rs 50001 to Rs 75000 ☐
   (e) Rs 100001 and above ☐
   (b) Rs 25001 to Rs 50000 ☐
   (d) Rs 75001 to Rs 100000 ☐

5. Occupational Status
   (a) Agriculturist ☐
   (c) Salaried Class ☐
   (b) Business/Professionals ☐
   (d) Students & Others (Retired, Housewife, Etc) ☐

6. Marital Status
   (a) Married ☐
   (b) Un-married ☐
7. Family Size
   (a) Upto 2 members  □   (b) Upto 3 members □
   (c) Upto 4 members □   (d) above 4 members □

8. For how many years do you have an account in post offices?
   (a) Less than 1 year □   (b) 1 year to 3 years □
   (c) 3 years to 5 years □   (d) 5 years and above □

9. What type of account do you have in Post offices?
   (a) Savings Account □   (b) RD Account □
   (c) TD Account □   (d) MIS Account □
   (e) PPF Account □   (f) KVP □
   (g) NSC □   (h) SCSS □

10. According to you, Is there any difference between banking services and post office financial services?
    (a) Yes □   (b) No □

11. Do you post offices provide any loan facilities considering your deposits in them?
    (a) Yes □   (b) No □

12. If no, do you expect any loan facility based on your deposits in post offices?
    (a) Yes □   (b) No □

13. Do you expect ATM facilities in post offices?
    (a) Yes □   (b) No □
14. Have you purchased a gold coin in post office?
   (a) Yes □ (b) No □

15. If yes, are you satisfied with its purity?
   (a) Yes □ (b) No □

16. Which services are mostly preferred by you in a post office?
   (a) Postal related □ (b) Financial related □

17. Are you a Government employee?
   (a) Yes □ (b) No □

18. If yes, please tick the policies under post life insurance taken by you.
   (a) Whole life insurance (Suraksha) □
   (b) Convertible whole life insurance (Suvidha) □
   (c) Endowment Assurance (Santhosh) □
   (d) Children’s policy (Bal Jivan Bima) □
   (e) None of the above □

19. If No, please tick the policies under post life insurance taken by you.
   (a) Whole life insurance (Gram Suraksha) □
   (b) Convertible whole life insurance (Gram Suvidha) □
   (c) Endowment Assurance (Gram Santhosh) □
   (d) Children’s policy (Gram Priya) □
   (e) None of the above □
20. Which factor/factors motivated you to invest in post offices?
    (Assign ranks as first rank, Second rank)

<table>
<thead>
<tr>
<th>SI NO</th>
<th>FACTORS</th>
<th>RANK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Safe, Secure and Risk free investment</td>
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<tr>
<td>2.</td>
<td>Tax free Interest</td>
<td></td>
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<tr>
<td>3.</td>
<td>Attractive rates of interest</td>
<td></td>
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<td>4.</td>
<td>Nomination facility is available</td>
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<td>5.</td>
<td>More transparency</td>
<td></td>
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<td>6.</td>
<td>Less formalities</td>
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<td>7.</td>
<td>Online facilities</td>
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<td>8.</td>
<td>Bonus</td>
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<td>9.</td>
<td>Postal environment</td>
<td></td>
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<tr>
<td>10.</td>
<td>Simultaneous postal and financial services</td>
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</tbody>
</table>
21. Whose advice do you follow regarding investments in post office?

(a) From Relatives & Colleagues □
(b) From Newspapers □
(c) From financial Advisors □
(d) From Media □
(e) Other sources □

22. What are the factors considered when you select an agent in post office.

(a) Personal Relationship with an agent □
(b) Performance of the agent □
(c) Facilities offered by the agent □
(d) Other factors □

23. For what purpose do you invest in post office?

(a) For Retirement and old age □
(b) Acquiring an Asset □
(c) Child’s Education □
(d) Child’s marriage and other purposes □
24. What are the problems faced when you invest in post offices
   (Assign ranks as first rank, Second rank)

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<thead>
<tr>
<th>SI NO</th>
<th>PROBLEMS</th>
<th>RANK</th>
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<tbody>
<tr>
<td>1.</td>
<td>Poor awareness</td>
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<td>2.</td>
<td>Less advertisements</td>
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<td>3.</td>
<td>Less attractive</td>
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<td>4.</td>
<td>Low return</td>
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<td>5.</td>
<td>Problem of Liquidity</td>
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<td>6.</td>
<td>Low capital Appreciation</td>
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<td>7.</td>
<td>Problem of IT</td>
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<td>8.</td>
<td>Late and improper service</td>
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<td>9.</td>
<td>Agents not reliable</td>
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<td>10.</td>
<td>No Guarantee of return of money</td>
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</tr>
</tbody>
</table>

25. Does the post office have sufficient infrastructure facilities?

(a) Yes  [ ]  (b) No  [ ]
26. If no, Mention which of the below improvements are required.
   (a) More number of staffs  
   (b) Fast service  
   (c) Use of computers  
   (d) Use of modern office equipment  
   (e) More Furniture and any other (Please specify) 

27. Which of the following money remittance services have you used?
   (a) Money order  
   (b) Instant money order  
   (c) International money transfer  
   (d) Money Gram  
   (e) Electronic International money order service  
   (f) Money order videsh  
   (g) None of the above 

28. What is your opinion about money remittance services?
   (a) Safe  
   (b) Instant cash  
   (c) Less formalities  
   (d) MIS Account  
   (e) Low commission Charges 

29. What is opinion about commission charges on postal order, money order bank cheque and demand draft?
   (a) Cheap  
   (b) Normal  
   (c) Costly
30. Is there a franking machine in the post office?
   (a) Yes   □   (b) No   □

31. What is your opinion about further improvements of about financial services in post offices?
   (a) Loan facilities   □
   (b) Locker facilities   □
   (c) Issue of demand draft   □
   (d) Any others (please specify)   □

32. Have you come across any experience of discouragement from the financial services offered in post offices?
   (a) Yes   □   (b) No   □

33. What are the sources of awareness regarding financial services in post office?
   (a) Advertisements   □
   (b) Agents   □
   (c) Friends, relatives, and others   □

34. How does the postal department respond to their customers?
   (a) Friendly   □
   (b) Immediate response   □
   (c) Indifferent approach   □
   (d) Any other (Please specify)   □
35. What is your overall opinion regarding financial services in India post offices?
   (a) Very good  
   (b) Good     
   (c) Average  
   (e) Bad      

36. Please state valuable suggestions to improve financial services in India post offices.

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Thank you

Signature of the Respondent
ANNEXURE - II

BIBLIOGRAPHY
ANNEXURE – II

BIBLIOGRAPHY

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