A SURVEY WITH THE CUSTOMERS OF THE TMB LTD., ON THE SERVICES OF THE BANK

QUESTIONNAIRE

(Put the / mark in appropriate place)

I. Identification:

1. Name of the Respondent : 

2. Sex : Male/Female

3. Age : Years

4. Qualification : Educated/Uneducated

5. Educational qualification : Degree
   - Post Graduate
   - Professional
   - Diploma
   - Others

6. Occupation : Business/Profession/
   Agriculturist/Salaried
   People/Others.

II. Family particulars:

1. No. of members in the family : 

2. No. of earning members : 

3. Total monthly income : 

4. Sources of income :
   - From Salaries
   - From Business
   - Other sources

   Total

   ___________________________
   ___________________________
5. Surplus available for savings: Rs. __________

6. Mode of savings:
   a. Savings in the Bank
   b. Savings in Nationalised Bank
   c. Savings in the Post offices
   d. Savings in the Co-operative Banks
   e. Savings in the Govt. Securities
   f. Savings in the Private/Public Companies
   g. Others (specify)

III. Deposit Particulars:

1. Who recommended you to open the Bank account?
   a. Self interest
   b. Through friends
   c. Through relatives
   d. Through Employees of the bank
   e. Others - specify.

2. Whether any Bank official of the Bank motivated you to open the account?
   Yes/ No
3. What made you to open the account in the Bank?  
   a. Savings  
   b. Collection of cheques  
   c. Others — specify.

4. What are the different types of deposits offered by the Bank?  
   a. Fixed Deposit  
   b. Savings Deposit  
   c. Recurring Deposit  
   d. Current Account  
   e. Navarathinamala  
   f. Muthukuviyal  
   g. Cash Certificate

5. Do you have Fixed Deposit in the Bank?  
   a. If so, what made you to open fixed deposit account?  
      a. Voluntary Deposit  
      b. Savings Festival  
      c. Canvassing by employees  
      d. Others — specify

6. Are you having Savings bank account with the Bank?  
   a. If so, how do you withdraw money?  
      a. By cheque  
      b. By withdrawal slip  
      c. By both

7. Do you have current account in the bank?  
   a. If so, for what purpose do you operate this account?  
      a. Local remittance  
      b. Collection of cheques  
      c. Others — specify.

8. Have you received any gift for the opening of account?  
   Yes/No

9. Do you have account in more than one bank?  
   Yes/No
If, Yes, state the reason:

a. to spread the risk
b. for convenience
c. for remittance facilities
d. Collection of cheques
e. any other reason - specify.

10. How long do you have account in the Bank?

a. less than one year
b. two years
c. five years
d. above five years

iii. Advances:

1. Have you taken any loan from the bank? : Yes/No

2. If so, state the type of loan:
   a. Jewel loan
   b. Cash credit
   c. Loan on deposit
   d. Term loan

3. Was there any delay in getting loans? : Yes/No

4. What do you think about the rate of interest on loans?
   a. High
   b. Normal
   c. Low

5. Do you think that the procedure for taking loans are too complicated? : Yes/No

V. Other particulars:

1. Do you feel that computer facilities can be introduced in the Bank? : Yes/No

2. Do you want a change in the weekly holiday of the Bank? : Yes/No
3. How much time you have to wait for a withdrawal?
   a. below 5 minutes
   b. 5 minutes
   c. 10 minutes
   d. More than 10 minutes.

4. How much time the employees of the Bank are consuming for issue of a draft?
   a. below 5 minutes
   b. 5 minutes
   c. 10 minutes
   d. More than 10 minutes

5. Do you feel that the employees of the Bank render quick service than the employees of nationalised banks?
   Yes/No.

6. Do you feel that the employees of Bank need special training to do better services?
   Yes/No.

7. What do you think about the employees of the bank approaches to you?
   a. Good
   b. Fair
   c. Poor

8. What do you think about the expansion of the branches of the Bank in your area?
   a. necessary
   b. not necessary
   c. no comment

9. What type to other services do you expect from the bank?

10. Give your suggestions for effective working of the Bank.

11. Please give any other information, if any.
A SURVEY ON FUNCTIONING OF THE EXECUTIVES OF TAMILNADU MERCANTILE BANK LIMITED

QUESTIONNAIRE

Put the / mark in appropriate place:

I. Personal identification:

1. Name of the respondent:

2. Age:

3. Educational qualification: Graduate/Post Graduate/ Professional/Diploma/ Others.

4. Total Banking experience:

5. Experience in this cadre:

6. How you have obtained this cadre?
   a) Direct
   b) Promotion

II. Deposit Mobilisation:

1. What are the different kinds of deposits offered by the Bank?
   a. Fixed Deposit
   b. Savings Deposit
   c. Recurring Deposit
   d. Current Account
   e. Navarathinamala
   f. Muthukuvial
   g. Home loan A/C
   h. Cash Certificate

2. Which of the deposits are coming in without least effort?
   a. Fixed Deposit
   b. Savings Deposit
   c. Recurring Deposit
   d. Current Account
   e. Navarathinamala
   f. Muthukuvial
   g. Home loan Account
   h. Cash Certificate.
3. Which of the deposits are coming in after strenuous canvassing?
   a. Fixed Deposit
   b. Savings Deposit
   c. Recurring Deposit
   d. Current Account
   e. Navarathinamala
   f. Muthukuviyal
   g. Home Loan Account
   h. Cash Certificate.

4. What are the special deposits offered by the Bank?
   a. Navarathinamala
   b. Muthukuviyal
   c. Cash Certificate

5. Is the deposit promotion policy the sole reason for getting special deposits?: Yes/No

   a. If so, in what way you are personally involved in securing these deposits?
      a. Personal approach
      b. Contacting friends/relatives
      c. Arranging savings festival.
      d. participating and introducing public functions.
      e. Reaching through service organisations.
      f. Contacting heads of institutions.
      g. Any other - specify

6. Is special deposits are secured with existing customers?: Yes/No

7. Special deposits are secured by way of compulsory deposits deposits along with granting of loans: Yes/No
8. What are the various deposit mobilisation measures followed by the Bank?
   a. Savings Festival
   b. Adoption of villages
   c. Compulsory deposits
   d. Any other-specify.

9. Have you achieved the deposit target fixed by the Bank: Yes / No.
   a. If so, give the particulars:

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<th>Year</th>
<th>Target</th>
<th>Achievement</th>
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10. What are the incentives offered by the Bank for target achievement?
    a. Cash award.
    b. Gift articles
    c. Promotion
    d. Motivation
    e. Any other - specify

11. What other type of motivation do you expect from the Bank for target achievement?

12. Are these incentives commensurate with your achievement: Yes/ No
    target level?

13. Do you think that special training is essential for deposit mobilisation: Yes/ No
    a. If yes/ suggest the special measures to make you competitive and update in deposit mobilisation:
       a. Orientation in advertisement
       b. Making conversant with novelty plans
       c. Any other-specify
III. LOANS:

1. Give particulars of different types of loans and advances provided by the Bank:
   a. Jewel loan
   b. Cash Credit
   c. overdraft
   d. Term loan
   e. Others - specify

Give particulars regarding special Govt. subsidy linked loans routed through you.

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<tr>
<th>Year</th>
<th>IRDP</th>
<th>Self-employment</th>
<th>Priority Sectors</th>
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3. Do you think that govt. loans routed through you affect normal loans of the Bank? : Yes/No

4. Are you compelling deposits while lending? Is so, : Yes/No

5. If so, what is the proportion?

6. Do you insist upon various formalities for granting of loans? : Yes/No

7. Do you think that relaxation of formalities would attract loanees and thereby deposits? : Yes/No

IV. CUSTOMERS SERVICE

1. Do you want any change in the weekly holiday of the Bank? : Yes/No

   If Yes, suggest some ideas
2. Do you think that introduction of computers will lead to customers’ service quickly and effectively?: Yes/No

3. Do you think that customers service rendered by the Bank is: a) adequate b) inadequate c) fair d) good e) poor

4. What is your experience with the customers of overdrawing a/cs knowingly or unknowingly?: a) Voluntary return b) Return on request c) Resorting to litigation d) any others specify

5. Do you want branch expansion in your locality?: Yes/No

6. What do you think about approaches of staff with customers?: a) good b) fair c) poor

7. Do you think that photo is to be pasted in the customers’ pass book?: Yes/No

8. Do you think that teller can be introduced in the Bank as in SBI?: Yes/No

V. Other particulars:

1. What is the salary drawn by you?:

2. Do you think that the salary drawn is equal to the salary in nationalised banks?: Yes/No

3. Are you eligible to avail of overtime facilities?: Yes/No

4. Are you eligible to receive bonus?: Yes/No

5. Are you receiving ex-gratia payment: a. 8.33 % b. 10 % c. 15 % d. more than 15%

6. Suggest your ideas for further improvement in the working of the Bank.