APPENDIX
I am doing research leading to M.phil in commerce under the Kandaswamy Kander’s College, P.Velur. As a partial fulfillment of the requirements of the Degree I have to submit a dissertation to the Periyar University. I have chosen the topic ‘A Study on Reforms in the Banking Sector and Satisfaction of Micro – Credit Borrowers’ (With Reference to Banks in Namakkal Town) for the dissertation. To write the dissertation I am need of a few first hand information from the select customers of bank in Namakkal area. As such with a question scheduled annexed with this letter I am approaching you to fill up Question schedules by you as a select respondent. You answers will be kept confidential. There is no right or wrong answers.

**Question Schedule**

1. Which kind of account do you have in banks? (Tick the relevant box)
   a. Current Deposit Account  ☐
   b. Savings deposit Account  ☐
   c. Recurring deposit Account  ☐
   d. Fixed deposit Account  ☐

2. In which kind of bank do you have your bank Account?
   a. Nationalized bank  ☐
   b. Co-operative bank  ☐
   c. Scheduled Commercial bank  ☐
   d. Development bank  ☐

3. The bank in which you have bank Account is
   a. Computerized  ☐
   b. Not Computerized  ☐

4. If computerized whether the bank of you is having ATM center?
   a. Yes  ☐
   b. No  ☐
5. Whether the bank of you is having Internet banking?
   a. Yes ☐  b. No ☐

6. If your bank is not offering Internet banking services have you changed your bank account to Internet banks?
   a. Yes ☐  b. No ☐

7. If yes, have obtained ATM card?
   a. Yes ☐  b. No ☐

8. If you have not obtained ATM card state your reasons

9. Whether any charge is made if you operate the ATM center of some other bank to which you do not have bank account but your bank is incorporated with that ATM.
   a. Yes ☐  b. No ☐

10. If yes, do you consider that the charge is
    a. Very high ☐  b. High ☐  c. Neither high nor low ☐  b. Low ☐

11. Assign ranks to the various features of ATM center which facilitates customers (First rank 1, Second rank 2 and so on).
    a. Withdrawal at any moment ☐
    b. Could know bank balance during other than bank hours ☐
    c. Saves time when comparing withdrawals from bank ☐
    d. Cheque formalities not necessary ☐
    e. Highly safe as both ATM card and applying password are Pre-requisites ☐
    f. Any number of withdrawals in a day ☐
    g. Feeling of pleasure in getting money from a machine ☐
    h. We can send any body to withdraw ☐
12. Assign ranks to the features, which are considered dangerous in using ATM. (First rank 1, Second rank 2, and so on)

a. Fear of danger from operation by miscreants.
b. Requirement of knowledge in using ATM operation
c. Debits and credits in account cannot be known
d. Imposing ceiling of withdrawal amount in a day
e. Fear of theft while leaving the ATM center
f. Fear of machine failure when doing operation

13. Have you obtained credit card?
   a. Yes
   b. No

14. Have you obtained credit card?
   a. Yes
   b. No

15. Have you obtained International Debit card?
   a. Yes
   b. No

16. Have you made transaction using Internet Facility?
   a. Yes
   b. No

17. If your bank is computerized, can you obtain statement of account from bank at any time?
   a. Yes
   b. No

18. If yes, whether the accounting statement is given
   a. Yes
   b. No

19. Whether the banks are reluctant in making entries in the passbook in a computerized branch.
   a. Yes
   b. No

20. Do you require any knowledge to operate ATM?
   a. Yes
   b. No
21. Have you made any purchase by using Debit /Credit card?
   a. Yes [ ]  b. No [ ]

22. Do you find that use of credit card makes comfortable transactions?
   a. Yes [ ]  b. No [ ]

23. Have you ever come across any error in computerization of your transaction?
   a. Yes [ ]  b. No [ ]

24. If yes, Will the bankers come forward to rectify it.
   a. Yes [ ]  b. No [ ]

25. Personal Particulars
   Profession:
   a. Salaried [ ]  b. Business [ ]
   c. Agriculturist [ ]  d. Profession [ ]

   Educational Qualifications:
   a. Below SSLC [ ]  b. Under Graduate [ ]
   c. Post Graduate [ ]  d. Professional [ ]

   Age:
   a. Below 25 years [ ]  b. 25 to 35 years [ ]
   c. 35 to 45 years [ ]  d. 45 to 60 years [ ]
   e. Above 60 years [ ]

   Income tax assessee:
   a. Assessee [ ]  b. Non assessee [ ]

   Gender:
   a. Female [ ]  b. Male [ ]

   Having bank account for the last:
   a. Less than 1 - year [ ]  b. 1 to 5 years [ ]
   c. 5 to 10 years [ ]  d. More than 10 years [ ]

   Write name of the bank in which you have account ______________

   Name ____________________________

   Address ____________________________

   Signature ____________________________