BIBLIOGRAPHY AND ANNEXURES
BIBLIOGRAPHY

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ANNEXURE

QUESTIONNAIRE

“Quality of Customer Service in Banks”

(A Case study of IDBI Bank in Rayalaseema Region of A.P.)
1. Which type of account do you have in this bank
   a) Savings account   b) Current account   c) Deposit account

2. Which is the primary factor that prompted you to account with this bank
   a) Branch network   b) Staff attitude
c) Interest rates offered   d) Proximity of the branch
e) Minimum balance criteria   f) Ambience inside the Bank
g) Processing time   h) Customised service
i) Particular schemes offered   j) Easy Process in opening
k) Facilities provided   l) Any other specify

3. How long have you been maintaining the account in this bank
   a) Less than 2 years   b) Above 2 years and below 4 years
c) Above 4 years and below 6 years   d) 6 years and above
4. Did you ever change your Bank

   Yes / No

   a) If Yes specify the name of the earlier Bank_________________

      Type of Account_________________

      No. of years operated_________________

   b) What made you to change the Bank                     [       ]

      i) Delayed processing  ii) Problems in service

      iii) Change of address  iv) Certain facilities not available

      v) Any other, specify_________________

5. Do you have more than one account in different banks / branches   Yes / No

   If Yes, specify the name of the Bank_________________

      Type of Account_________________

      No. of years of operation_________________

      Reasons for maintaining so__________________
6. Do you have a Deposit account in this bank / branch  
   Yes / No

   If Yes, specify the type of deposit  
   ___________________________

   Deposit period  
   ___________________
   Amount deposited  
   ___________________

   If you have more than one type of deposit, specify the number and types  
   ___________________________

7. Do you have a loan account in this bank / branch  
   Yes / No

   If Yes, specify the type of loan  
   ___________________________

   Amount of loan taken  
   ___________________

   a) Did you face any problems in getting the loan. If Yes specify  
   ___________________________

   b) Time taken for sanction  
   - Short time / Moderate / Long

   c) If you have more than one type of loan, specify the number and types  
   ______

8. Is this bank / branch providing locker facility  
   Yes / No

   If Yes, do you have a locker  
   Yes / No
If Yes, how long have you been operating the locker

a) Do you find getting locker easy  Yes / No

If No, specify the reason

d) Did you face any problem in maintaining locker  Yes / No

If Yes, specify the reason

9. Is this bank / branch offering ATM card facility  Yes / No

If Yes, do you have ATM card  Yes / No

If Yes, have you ever faced any problem in ATM operation  Yes / No

If Yes, specify the problem

Since how long have you been using ATM card
10. Is this bank / branch offering Mobile banking facility                      Yes / No

   If Yes, are you utilizing Mobile banking facility                      Yes / No

   If Yes, have you ever faced any problem with Mobile banking  Yes / No

   If Yes, specify the problem__________________________________

11. Is this bank / branch offering Net (internet) banking facility             Yes / No

   If Yes, are you utilizing Net (internet) banking facility                     Yes / No

   If Yes, have you ever faced any problem with Net (internet) banking Yes / No

   If Yes, specify the problem__________________________________

12. Are you aware of ‘Gift card’                 Ye s / No

   If Yes, have you purchased                          Yes / No

   Have you ever faced any problem with ‘Gift card’   Yes / No

   If Yes, specify the problem__________________________________
13. Are you aware of ‘World currency card’
   Yes / No

   If Yes, have you purchased
   Yes / No

   Have you ever faced any problem with ‘World currency card’
   Yes / No

   If Yes, specify the problem__________________________________

14. Are you aware of ‘Kisan credit card’
   Yes / No

   If Yes, have you taken it
   Yes / No

   Have you ever faced any problem with ‘Kisan credit card’
   Yes / No

   If Yes, specify the problem__________________________________

15. Are you aware of ‘Gold loan’
   Yes / No

   If Yes, have you taken it
   Yes / No

   Have you ever faced any problem with ‘Gold loan’
   Yes / No

   If Yes, specify the problem__________________________________
16. Are you aware of ‘Paymate service’
   Yes / No

   If Yes, have you activated it
   Yes / No

   Have you ever faced any problem with ‘Paymate service’
   Yes / No

   If Yes, specify the problem

17. Are you aware of ‘Card to Card transfer facility’
   Yes / No

   If Yes, have you utilized the service
   Yes / No

   Have you ever faced any problem with ‘Card to Card transfer facility’
   Yes / No

   If Yes, specify the problem

18. Please indicate your opinion for various aspects of your Bank in the below specified format

   1. Strongly Agree
   2. Slightly Agree
   3. Neutral
   4. Slightly Disagree
   5. Strongly Disagree
<table>
<thead>
<tr>
<th>S.NO</th>
<th>ASPECTS OF YOUR BANK</th>
<th>RATING</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>TANGIBLES</strong></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>The bank has modern looking equipment</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>The banks physical features are visually appealing</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>The bank’s front desk employees are neat appearing</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Materials associated with the service (such as information broachers etc) are visually appealing at the bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>RELIABILITY</strong></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>When a bank promises to do something by a certain time, it does so</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>When you have a problem, the bank shows a sincere interest in solving it</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>The bank performs the service right the first time</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>The bank provides its service at the time it promises to do so</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>The bank insists on error free records</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>RESPONSIVENESS</strong></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Employees in the bank tell you exactly when the service will be performed TAT</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Employees in the bank give you prompt service to customers</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Employees in the bank are always willing to help you</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Employees in the bank are never too busy to respond to your request</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>ASSURANCE</strong></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>The behaviour of employees in the bank instills confidence in you</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>You feel safe in dealing your transactions with the bank</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Employees in the bank are consistently courteous with you</td>
<td></td>
</tr>
<tr>
<td></td>
<td>EMPATHY</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Employees in the bank have the knowledge to answer your questions</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>The bank gives you individual attention</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>The bank has operating hours convenient to all its customers</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>The bank has employees who give you personal attention</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>The bank has your best interests at heart</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>The employees of the bank understand your specific needs</td>
<td></td>
</tr>
</tbody>
</table>

19. Please indicate your ratings for bank charges as specified below


<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Collection charges</td>
<td>[    ]</td>
</tr>
<tr>
<td>b) Draft exchange</td>
<td>[    ]</td>
</tr>
<tr>
<td>c) Loan processing fee</td>
<td>[    ]</td>
</tr>
<tr>
<td>d) Cheque book reissue charges</td>
<td>[    ]</td>
</tr>
<tr>
<td>e) ATM Card charges</td>
<td>[    ]</td>
</tr>
</tbody>
</table>

20. Please indicate your ratings for the Basic amenities as specified below

a) Parking space   [  ]

b) Seating facilities   [  ]

c) Lighting   [  ]

d) Drinking water   [  ]

e) Cleanliness   [  ]

f) Fans / AC   [  ]

g) Toilets   [  ]

21. Did you have any Grievance Yes / No

If Yes, specify__________________

Was it referred to the Manager / Grievance cell of the bank Yes / No

Was it redressed up to your satisfaction Yes / No

22. Are you aware of Banking Ombudsman committee in solving grievances Yes / No
If Yes, Did you approach them              Yes / No

23. Your overall rating about the bank / branch          [   ]

   a) Highly satisfied   b) Moderately satisfied  c) Dissatisfied

24. Please suggest for further improvement of quality of customer service: __________

_____________________________________________________________________________________

_____________________________________________________________________________________

PART –II

1. Name            :

2. Age             :

3. Gender          : Male / Female

4. Marital status : Married / Unmarried / Separated

5. Spouse          : Employed / Unemployed
6. Family size : 

7. Occupation : 

8. Educational Qualification : 

9. Name of the branch : 

10. Monthly family income : [

   a) Less than Rs. 10,000/-
   b) Above Rs. 10,000/- to Rs. 30,000/-
   c) Above Rs. 30,000/- to Rs. 50,000/-
   d) Above Rs. 50,000/-

Thank you very much for the cause of knowledge creation.

Name of the Research Supervisor:  
Name of the Research Scholar: