APPENDIX
To,
The Branch Manager,
The State Bank of India,
Cantonment Branch,
Fatehgunj, Vadodara.

Sub.: Permission for conducting the survey for research study

Respected Sir,

My student, Tripti .M. Gujral, from Faculty of commerce, M. S. University, Vadodara, is pursuing her Ph.D. in Accounting and Financial Management on subject titled “An Impact of Bancassurance Product on Banking Business in India – An Indepth Study”.

I request you to grant my student permission to conduct her survey and collect the necessary information from the employees and customers of your esteemed organization for her doctoral research.

These samples gathered during the survey would purely be used for research purpose and would be kept confidential.

I request you to help the student for her academic career.

Thanking you,
Yours Sincerely,

(Dr. S.R. Kulkarni)
Respected Sir/Madam,

I, Tripti .M. Gujral, from The Maharaja Sayajirao University of Baroda, Department of Accounting and Financial management, Faculty of Commerce, am pursuing my PhD under the guidance of Dr.S.R.Kulkarni, wherein my subject is “An impact of bancassurance product on banking business in India – An in-depth study”. Considering the reputation of your esteemed organization, I would like to include your valued organization to be a part of my research work.

I request you to kindly spare just a few minutes to fill in the questionnaire below. All you have to do is tick or mark options or give your view in a line or two. This valuable information from you will greatly help me to further proceed my research work.

I shall remain grateful for your help in which ever way possible.

Thanking you,
Yours truly,

Tripti .M. Gujral
(Research student)

Dr.Shirish kulkarni
(Research Guide, Reader)

---

**QUESTIONNAIRE FOR THE EMPLOYEES OF THE BANK**

1) Name:

2) Age:

3) Designation:

4) Are you aware of bancassurance activity?
   a. Yes □
   b. No □

5) Have you been given any training for bancassurance?
6) Is the activity of bancassurance helping in diversification of revenue to the bank?

   a. Yes [ ]
   b. No [ ]

7) Do you think bancassurance is increasing customer loyalty to the bank?

   a. Yes [ ]
   b. No [ ]

8) In your opinion is bancassurance increasing total other income of the bank?

   a. Yes [ ]
   b. No [ ]

9) Do you think your work content is enriched by the activity of bancassurance?

   a. Yes [ ]
   b. No [ ]

10) What are the advantages and disadvantages of bancassurance?

    THANK YOU
Shri ganeshay namah
Respected Sir/Madam,

I, Tripti M. Gujral, from The Maharaja Sayajirao University of Baroda, am pursuing my PhD under the guidance of Dr. S.R. Kulkarni, wherein my subject is “An impact of bancassurance product on banking business in India – An in-depth study”

I request you to kindly spare just a few minutes to fill in the questionnaire below. All you have to do is tick or mark options or give your view in a line or two. This valuable information from you will greatly help me to further proceed my research work.

I shall remain grateful for your help in whichever way possible.

Thanking you,
Yours truly,

Tripti M. Gujral
(Research student)

Dr. Shirish Kulkarni
(Research Guide, Reader)

__________________________________________

**QUESTIONNAIRE FOR THE CUSTOMER’S OF THE BANK**

1) Name of the respondent

2) Age of the respondent

3) Educational Qualification of the respondent

4) Annual Income of the respondent

5) Are you aware of bancassurance?
   
   a. Yes ☐

   b. No ☐

6) Have you taken any insurance policy from your bank?
a. Yes ☐
b. No ☐

7) What type of insurance policies have you taken from your bank?

a. Vehicle Insurance ☐
b. Life Insurance ☐
c. Health Insurance ☐
d. Pension Insurance ☐
e. Unit Linked Insurance ☐

8) On your choice of which mode of insurance distribution channel would you prefer?

a. Banks ☐
b. Insurance Companies ☐
c. Brokers ☐
d. Agents ☐

9) What are the reasons for buying insurance products from your banks instead from agents?

a. Personal relationship ☐
b. Trust ☐
c. Convenience ☐
d. Communication ☐
e. Financial soundness ☐
f. Expertise ☐
g. Service quality ☐

10) From where do you obtain the sources of information regarding bancassurance?

a. Advertisement ☐
b. Bank employees ☐
c. Friend ☐
d. Internet
e. Published materials like brochures etc.

11) Which banks do you feel would excel in bancassurance? Rate them accordingly.

   a. Public Banks
   b. Private Banks
   c. Foreign Banks

12) Do you think bancassurance has a good future?

   a. Yes
   b. No

THANK YOU