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A Study of ‘Quality of Customer Service’ in selected Public Sector Banks with special reference to Kurnool District.

**QUESTIONNAIRE**

1. What type of account do you have in this bank [   ]
   a) Savings account
   b) Current account

2. What factors 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) 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

   b) 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 Credit card facility  Yes / No
    If Yes, do you have Credit card  Yes / No
    If Yes, have you ever faced any problem in Credit card operation  Yes / No
    If Yes, specify the problem
    Since how long have you been using Credit card
    a) Your opinion about interest rates charged on credit card transactions [ ]
       i) Low
       ii) Moderate
       iii) High
11. Please indicate your ratings for bank charges as specified below


a) Collection charges [  ]
b) Draft exchange [  ]
c) Loan processing fee [  ]
d) Cheque book reissue charges [  ]

12. Please indicate your opinion for various aspects of Quality of Customer Service in below specified format


a) Speed of transaction [  ]
b) Information help desk [  ]
c) Documentation [  ]
d) Disbursements [  ]
e) Clearance of local instruments [  ]
f) Clearance of out station instruments [  ]
g) Clearance of over seas instruments [  ]
h) Over draft operations [  ]
i) Credit facility [  ]
j) Response to Telephonic queries [  ]
k) Language flexibility [  ]
l) Willingness to help customers [  ]
m) Providing literature on new products / services [  ]
n) Any other specify______________ [  ]
13. 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) Ventilation [ ]
g) Toilets [ ]

14. Did you have any Grievance Yes / No

If Yes, specify________________________

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

Was it redressed up to your satisfaction Yes / No

15. Are you aware of Ombudsman committee in solving grievances Yes / No

If Yes, Did you approach them Yes / No

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

a) Highly satisfied   b) Moderately satisfied   c) Dissatisfied

**PART-II**

1. Name :

2. Age :
3. Gender : Male / Female

4. Marital status : Married / Unmarried

5. Spouse : Employed / Unemployed

6. Family size :

7. Occupation :

8. Educational Qualification :

9. Name of the bank & branch :

10. Monthly family income : [ ]
    a) Less than Rs. 5,000/-
    b) Above Rs. 5,000/- to Rs. 10,000/-
    c) Above Rs. 10,000/- to Rs. 15,000/-
    d) Above Rs. 15,000/- to Rs. 20,000/-
    e) Above Rs. 20,000/-