

APPENDIX

OPINIONS OF CUSTOMERS TOWARDS SERVICES RENDERED BY CO-OPERATIVE URBAN BANKS

INTERVIEW SCHEDULE

(Please tick (✓) to indicate your answer where choices are given)

I. PERSONAL INFORMATION

- 1.1 Name of the Customers :
(writing your name is optional)
- 1.2 Age (Years completed) :
- 1.3 Sex :
- 1.4 Marital Status :
- 1.5 Educational Qualification :
- 1.6 Occupation :
- 1.7 Monthly Income :
- 1.8 No. of person in your family : Adult 18 years & above
Children below 18 years

1.9 Details of Employment of family members (writing name is optional)

<i>Sl.No.</i>	<i>Relationship</i>	<i>Monthly Income</i>

- 1.10 Are you an Income-Tax Assessee : Yes No

II. INFORMATION ON THE TYPES OF ACCOUNT MAINTAINED BY THE CUSTOMER

- 2.1 Who gave you the idea of making deposit in the co-operative urban bank : Own decision
- Friends
- Relatives
- Employees of Bank
- Existing Customers
- 2.2 Do you know all the terms and conditions of deposits made by you : Yes No
- 2.3 Do you think that by making deposits in the co-operative urban banks, you participate in nation building activities : Yes No

III. INFORMATION ON THE TYPES OF LOANS AVAILED FROM THE CO-OPERATIVE URBAN BANKS

- 3.1 Who gave you the idea of getting loans from the co-operative urban bank : Own decision
- Friends
- Relatives
- Employees of Bank
- Existing Customers
- 3.2 Do you know all the terms and conditions of loans availed by you : Yes No

3.3 Do you think that by getting loan from the co-operative urban banks, the surplus deposits are used for productive purposes : Yes No

3.4 Do you think that the loan availed by you in the co-operative urban banks served your purpose : Yes No

IV. PERCEPTION OF BANKERS ON THE CAUSES FOR OVERDUES

Sl.No.	Causes	Responses				
		SA	A	N	D	SD
I.	GENERAL CAUSES					
1.	External factors like monsoon failure, natural calamities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Business failures like product failure of the customers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Ineffective monitoring over the use of funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Yielding to political pressure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Advance loans for unproductive and economically non-viable projects	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.	No proper methods for controlling increased overdues	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.	Influence of the officers and directors of the banks leads to delayed or no action	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.	Lack of strong educational background and adequate salary to the staff	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Sl.No.	Statements	Responses				
		SA	A	N	D	SD
II	GOVERNMENT POLICIES					
1.	Government policies like excise and import duty	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Priority sector lending and lending under Government-sponsored schemes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Change in economic policies and environment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Non-transparent accounting policy and poor auditing practices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
III.	PROCEDURAL CAUSES					
1.	Lack of effective follow up due to the large number of accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Complicated legal formalities for credit recovery	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Procedural delay in granting loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Lack of vision or foresight while sanctioning/reviewing or enhancing credit limit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Reckless advances to achieve budgetary targets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.	Lack of sincere corporate culture	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.	Lack of co-ordination between banks and financial institutions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IV.	OTHER CAUSES					
1.	Absence of adequate security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Poor credit appraisal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Sl.No.	Statements	Responses				
		SA	A	N	D	SD
3.	Slow disposal of legal cases (legal cases against the defaulting members are disposed of at an unusually low rate)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	The members of the management committee themselves are the defaulters. They do not have any moral strength to exert any influence on the defaulting members for recovery of dues.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

V. OPINIONS OF CUSTOMERS ON THE SERVICES RENDERED BY CO-OPERATIVE URBAN BANKS

Please tick (✓) any one response of each statements.

Sl.No.	Statements	Responses				
		SA	A	N	D	SD
I.	DEPOSITS					
1.	Satisfied with the types of Deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Satisfied with the interest rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Satisfied with the loan facilities against deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Satisfied with the procedures of remittance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Satisfied with the procedures in getting the amount at the time of maturity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
II.	LOANS					
1.	Satisfied with the procedures in getting the sanction of loan amount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Satisfied with the quantum of loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Satisfied with the rate of interest	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Sl.No.	Statements	Responses				
		SA	A	N	D	SD
4.	Satisfied with the sanction of loan amount at the time of necessity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Banks insisted on high value of security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
III.	AGENCY SERVICE					
1.	Satisfied with the agency services offered by the banks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	The commission charged by the banks is reasonable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Long time is taken to complete the agency services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	The agency services rendered by the banks are better than other services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Terms and conditions of agency services are rigid	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IV.	COLLECTIONS					
1.	The collection charges are high	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Undue delay in the collection of bills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	No intimation regarding the collection	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	The banks insist standing instruction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Satisfied with the procedures in getting this service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
V.	ISSUE OF CHEQUE, DRAFTS, AND THE LIKE					
1.	The exchange charges are reasonable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Delay in issuing the draft, cheque, and the like by the banks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Draft is issued for any place in Tamil Nadu	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Sl.No.	Statements	Responses				
		SA	A	N	D	SD
4.	Insistence on standing instructions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Satisfied with the procedures in getting the cheque, draft, and the like	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
VI.	DIVIDEND					
1.	The rate of dividend declared is reasonable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Proper intimation from the banks regarding the dividend declared	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Periodical dividend is declared	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Satisfied with the statutory limit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Long time is taken by the banks to pay the dividend declared	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
VII.	INFRASTRUCTURE					
1.	The banks are accessible to everybody	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Satisfied with the vehicle parking facility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Adequate ventilation provided in the banks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Satisfied with the seating arrangements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Satisfied with the drinking water facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
VIII.	RELATIONSHIP					
1.	The employees are cordial	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	The employees are patient in answering the questions raised by the customers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	The behaviour of the employees is smooth and friendly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Sl.No.	Statements	Responses				
		SA	A	N	D	SD
4.	The employees extend a helping hand always	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5.	The employees have good knowledge of banking	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

VI. PERCEPTION OF THE BANKERS OF PROBLEMS

Sl.No.	Causes	Responses				
		SA	A	N	D	SD
I.	GOVERNMENT POLICY					
1.	Licensing problem	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	Waiving of loan amount and interest there in	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	Dual control	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	Frequent Government Intervention	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5.	Frequent change of high officials	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
II.	RECOVERY					
1.	No promptness in the repayment of loan	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	Frequent change of address of borrowers	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	Belated disposal of legal cases	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	Cost of recovery	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5.	No power to take direct action against the defaulters	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Sl.No.	Causes	Responses				
		SA	A	N	D	SD
III.	POLITICAL INTERVENTION					
1.	Interference of local political party functionaries in granting loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Political intervention in the day-to-day administration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Change of Government	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	The political intervention is affecting the overall performance of the co-operative urban bank	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Inconsistency in the tenure of the Board of Directors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
IV.	DEPOSITS					
1.	Utilisation of deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	Interest on deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	Managing the excess deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	Area of operation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.	Introduction of novel schemes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SA - Strongly Agree

A - Agree

N - Neither Agree nor Disagree

D - Disagree

SD - Strongly Disagree

Banks - Co-operative Urban Banks in Tirunelveli District

Bankers - Officers of Co-operative Urban Banks in Tirunelveli District.