Shivaji University, Kolhapur

QUESTIONNAIRE SCHEDULE FOR BANK MANAGERS/EMPLOYEES

Dear Sir/Madam,

I am pursuing my Ph.D. work in the faculty of management education at Shivaji University, Kolhapur. Under the able guidance of Dr. D.M.Kumthekar, Professor, VPIMSR, Sangli on the topic “A Study of Customer Relationship Management in Private and Public Sector Banks in Western Maharashtra”.

You are, therefore, requested to read each one of the concepts and their related all the defining statements very carefully. Your experienced perception and valuable responses given with time are very crucial. Please feel free to give the desired information. I personally assure you that it will be kept strictly confidential; objective of present research work is to implement improved customer relationship management for bankers in western Maharashtra.

1) Name
2) Designation
3) Name of the Bank:
4) A) Private sector  [ ] b) Public sector  [ ]

5) What is the Total no of customer’s bank branch has?
   a) Below-5000 [ ] b) 5001-25000 [ ] c) 25001-45,000 [ ] d) Above 45,000 [ ]

6) How many total branches are operating in the city?
   a) 1-10 [ ] b) 10-20 [ ] c) 20-30 [ ] d) 30 and above [ ]

7) How is the composition of deposit portfolio of your branch?
   A) Savings [ ] % b) Recurring [ ] %
   c) Current account [ ] % d) Fixed [ ] %
   e) any others [ ] %
8) What are the Total No. of ATM centers that bank has?
   1-3  4-6  7-9  Above 9

9) What are the Total numbers of accounts opened in last five years?
   1  2  3  4  5
   ( ) ( ) ( ) ( ) ( )

Specify one of the key important reason

10) How many accounts have been closed in last five years?
    1  2  3  4  5
    ( ) ( ) ( ) ( ) ( )

Specify one of the key important reason

11) What is the % share of bank in corporate and retail segment?
    1) Corporate (SME)sector ________ %  2) Retail________%

12) What is the revenue per customer for bank?
    ________________% 

13) What is the revenue of branch?
    ________________%

14) What is the ratio of customer per employee?
    ________________

15) Which industrial sector the bank is targeting?
    a) Small scale  b) Medium scale  c) large scale
16) Rate which are the prime customers your bank is focusing to provide the loans?

1. Business banking
2. Gold loan
3. Agricultural loans
4. Retail loans (personal, car)
5. Educational loans
6. Any others specify __
7. Commercial vehicle loans
8. Loan against property
9. Home loan

17) Availability of physical facilities?

a) Spacious cash cabin
b) Safe locker
c) Computers
d) Clean drinking water

e) Washrooms
f) Furniture
h) Lighting /ventilation
I) Information material

18) Rate which are the prime customers your bank is focusing for deposit schemes?

1) Traders
2) Farmers
3) Corporate
4) Students
5) Others

7) Salaried
8) Housewife
9) Charitable institutions/public trusts

6) Salaried
Please specify_______________

19. Approx range of deposits last five years :

1 2 3 4 5
(   ) (   ) (   ) (   ) (   )
20. Approx range of loans in last five years

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21) Rate the major competitors of your bank?

1) Axis Bank  
2) Bank of Baroda  
3) State bank of India  
4) Union Bank  
5) HDFC Bank  
6) ICICI Bank  
7) Kotak Mahindra  
8) Bank of India  
9) Indusland Bank  
10) IDBI Bank

22) Whether the bank is providing banking software facilities to the employees

a) Yes  
b) No

If yes are you comfortable in using the software in your daily transaction work?

a) Yes  
b) No

23) Whether the bank is having core banking facilities?

a) Yes  
b) No

26) What are the benefits of CRM you are looking for?

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<tr>
<th>Benefits</th>
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<tbody>
<tr>
<td>Long-term relationship</td>
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<td>Reduced Handling/transaction cost</td>
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<td>Success &amp; survival in market</td>
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<td>Higher customer profitability</td>
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<td>Customer retention &amp; loyalty</td>
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<td>Customer Satisfaction</td>
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27) What is the percentage of NPA’s (Non Performing Assets)?
   A) Less than or = 1-2% □ b) 3-5% □ c) 5-10% □

29) Whether your employees are sufficiently trained for better customer service?
   A) Yes □ b) No □

28) Technology usage at your bank?

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<tr>
<th>SR. No</th>
<th>Technology</th>
<th>Usage (✓)</th>
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<tbody>
<tr>
<td>1</td>
<td>Call Center Automation</td>
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<td>2</td>
<td>Campaign Management</td>
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<td>Data Warehousing</td>
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<td>Personalization</td>
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<td>7</td>
<td>Sales Force Automation</td>
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30) Whether there are repeat customers for your banking products?
   A) Yes □ b) No □
   If yes can you state in percentage ____________ %

31) What is the percentage of new first time customers ________%?

32) Do you conduct any loyalty programmes for your repeat customers?
   a) Yes □ b) No □
   If yes what kind of loyalty programmes do you conduct?