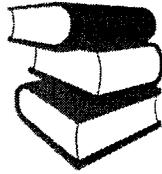
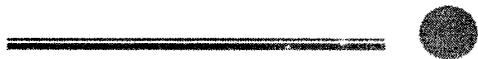


C. ANNUAL REPORTS AND MISC.

1. Annual Reports of Shri Panchaganga Nagari Sahakari Bank Ltd., Kolhapur, 1997-98 to 2001-02.
2. 24th Annual Report of The Kolhapur District Urban Banks Federation Ltd., Kolhapur, 2001-02.
3. Banking Update – Various issues – Bank of Maharashtra Officers Organisation Publication.
4. RBI Reports on Trend and Progress of Banking.



APPENDIX



**APPRAISAL OF BANK CUSTOMER SERVICES OF SHRI PANCHGANGA NAGARI
SAHAKARI BANK FOR THE PERIOD 1998 - 2002.**

Research Student : Shri S. A. Choudhari. Research Guide : Dr. R. D. Salunkhe.

Questionnaire

I) General Information

Name : _____

Address : _____

Sex M/F

Customer Profile

Industry	<input type="checkbox"/>	Occupation	<input type="checkbox"/>
Profession	<input type="checkbox"/>	services	<input type="checkbox"/>

Age Group

Below 25 years	<input type="checkbox"/>	26 to 50 years	<input type="checkbox"/>
51 to 65 years	<input type="checkbox"/>	Above 65 years	<input type="checkbox"/>

Income Group

Below Rs. 3,000/- p.m.	<input type="checkbox"/>
Rs. 3,000/- to 5,000/- p.m.	<input type="checkbox"/>
Above Rs. 5,000/- p.m.	<input type="checkbox"/>

1. What type of relation you have with the bank?

Shareholder	<input type="checkbox"/>	Director	<input type="checkbox"/>
A/c Holder	<input type="checkbox"/>	Borrower	<input type="checkbox"/>
Employee	<input type="checkbox"/>	Any other	<input type="checkbox"/>

2. For how many years you come in contact with this Urban Bank?

From one year	<input type="checkbox"/>
Between 2 - 4 years	<input type="checkbox"/>
More than 4 years	<input type="checkbox"/>

3. State the reason due to which you come in contact with this bank?

Convenient Location	<input type="checkbox"/>
Good Image of the Bank	<input type="checkbox"/>
Easy to take Loans	<input type="checkbox"/>
Extra Rate of Interest	<input type="checkbox"/>
Efficient Service	<input type="checkbox"/>
Any other reason _____	

4. Do you have an account with commercial bank also?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

5. Comment on the services offered by the Commercial banks and Co-operative Banks.

6. Does the bank open and close according to time displayed?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
-----	--------------------------	----	--------------------------

II) For Depositors :

1. Nature of account :-

- Savings account
- Current account
- Fixed Deposit account
- Recurring Deposit account

2. What is the reason for selecting this bank for depositing amount?

- Higher Rate of Interest
- Personal contact
- Attractive Schemes
- Any other _____

- Good services
- Nearness

3. Do you take Pass book to bank whenever you deposit cash?

Yes

No

4. If yes, whether the entries are completed and passbook returned to you in time?

Yes

No

5. Are you able to clearly understand the entries made in your passbook?

Yes

No

If not, it is due to :

- . Abbreviations used in writing entries
- . Incomplete details
- . Illegible Handwriting
- . Any other reason

6. Do you receive any intimation from the bank before the maturity of the deposits?

Yes

No

7. Are the Interest Rates for various deposits displayed?

Yes

No

8. How do you come to know about the existing and new services offered by the bank?

- Through Bank Manager
- Notice Board
- Passbook Entry

- Staff
- Neighbour friends
- Letter/Pamphlet

9. Have you given any Standing Instructions (S.I.) to bank? (For LIC Premium, Water & Electricity Bills, Monthly Loan installments etc.)

Yes

No

10. Are the Standing Instructions executed correctly and regularly?

Yes

No

11. Do you come across any difficulty at present?

In withdrawal

In deposits

In general banking

No

12. How much time on an average you require for withdrawal of the amount ?

Minutes _____

13. Nature of your difficulty :-

Bank does not give information

Inadequate information is given

Mistakes in pass book entries

Delay in Cheque Clearing

Cheques returned without intimation

Long queue

Any other _____

14. Are the bank staff courteous and cooperative?

Yes

No

15. If yes, do they come forward to help/guide when you approached?

Yes

No

16. Are the complaint book/suggestion box available?

Yes

No

17. If yes, complaints lodged considered promptly?

Yes

No

18. What arrangement is made for guiding for the customers?

Display of identification boards at the counter

'May I help you' counter

Availability of Personal guidance

Arrangement not made

Any other _____

19. As a depositor, how will you rate the Bank?

Outstanding

Good

Poor

Any other opinion _____

20. Whether you know about Safe Deposit Locker facility of the bank? If yes, do you satisfied with this facility?

Yes

No

III) For Borrowers

1. What is the general attitude of the banker when an application for loan is made by you?

Helpful Unhelpful Other

2. What is your opinion about procedure of lending?

Complicated Simple Lengthy

3. While sanctioning the loan priority is given to _____

Security Project Personal relations

4. Are there any unreasonable elements in sanctioning the loan?

More timelag in sanctioning Loan Proposal

Demand of Hypothecation

Any other _____

5. Are the queries, clarifications in application called for in one time or in more than one time ?

One time Two times More than two times

6. Does the bank clerk/officer help in filling application form for loans?

Yes No

7. How much period is required taken by the bank from application to disbursement ?

_____ days

8. Are you informed about a delay in sanctioning/rejecting proposals of loan?

Yes No

9. What do you feel about the rate of interest charged by the bank on the borrowing? Do the bank give the necessary information about interest rates when asked for ?

Comment _____

10. Whether the bank has conducted any inspection of security/hypothecation, etc.

Yes No

11. Future expectations from the bank about loans to be advanced :-

12. As a borrower how will you rate the service of the bank?

Outstanding Good Poor

Questionnaire for Bank Staff

1. Are you supplied with the handbook of the General information regarding your bank Service?

Yes No

2. How do you react the statement that the customer services in banks is below a par?

Yes No

3. What according to you are the factors influencing the Customer Service?

Job Knowledge	<input type="checkbox"/>	Bank Premises	<input type="checkbox"/>
Effective Management	<input type="checkbox"/>	Non banking activities	<input type="checkbox"/>
Technology	<input type="checkbox"/>	Lack of specialisation	<input type="checkbox"/>

4. List out the area according to you in which deficiencies in customer service exist.

• Courteous behaviour of the staff	<input type="checkbox"/>
• Promptness in providing services	<input type="checkbox"/>
• Services to pensioners ex-employees	<input type="checkbox"/>
• Prompt collection of cheques	<input type="checkbox"/>
• Issue of duplicate drafts, etc.	<input type="checkbox"/>
• Premature encashment of Fixed Deposit and other deposits	<input type="checkbox"/>
• Carry outstanding instructions	<input type="checkbox"/>
• Uninterrupted service during working hours	<input type="checkbox"/>
• Arrangement of providing guidance to the customers	<input type="checkbox"/>

5. If yes, what corrective measures/actions you consider necessary to remove above deficiencies?

Motivation of the staff	<input type="checkbox"/>
Simplification of Procedures	<input type="checkbox"/>
Knowledge	<input type="checkbox"/>

6. What sources are used by the bank to train its employees in giving better service to the customers?

Training Programmes	<input type="checkbox"/>
Study Tours	<input type="checkbox"/>
Orient Courses	<input type="checkbox"/>

7. Availability of physical facilities to customers and staff.

	Yes	No
• Sufficient counters	<input type="checkbox"/>	<input type="checkbox"/>
• Separate cash cabin	<input type="checkbox"/>	<input type="checkbox"/>
• Danger signal	<input type="checkbox"/>	<input type="checkbox"/>
• Safe Locker	<input type="checkbox"/>	<input type="checkbox"/>
• Computers	<input type="checkbox"/>	<input type="checkbox"/>
• Notice Board	<input type="checkbox"/>	<input type="checkbox"/>
• Drinking Water	<input type="checkbox"/>	<input type="checkbox"/>
• Generators	<input type="checkbox"/>	<input type="checkbox"/>
• Latrine/Sanitary Blocks	<input type="checkbox"/>	<input type="checkbox"/>
• Separate chamber for chief	<input type="checkbox"/>	<input type="checkbox"/>
• Enquiry Counter	<input type="checkbox"/>	<input type="checkbox"/>

8. What are your suggestions to improve customer services in bank?

• Simplification of rules and formats	<input type="checkbox"/>
• Delegation of Authority	<input type="checkbox"/>
• Staff training	<input type="checkbox"/>
• Curtailing holidays	<input type="checkbox"/>
• Any other	<input type="checkbox"/>

Appendix

Norms for 'Customer Services'

Pension credit	same day
Encashment of travellers cheque	10 minutes.
Issue of travellers cheque	10 minutes.
Issue of Fixed Deposit Receipt	10 minutes.
Updating pass book	On the spot (depends upon the number of entries)
Exchange of spoiled notes	5 minutes.
Collection of uncountrv cheques	7 days
Settlement of death claims	7 days
Issue of duplicate drafts	15 days
Receipt of cash	5 to 10 minutes.
Receipt of cash on cheque	5 to 10 minutes.

Following facilities are available in our bank

1. Immediate credit for outstation cheques upto Rs. 2,500/- in saving account
2. Nomination Facility.

Instructions

1. Bank manager will be available for redressal of customer complaints on 15th of each month between 3 p.m. to 5 p. m.
2. Complaint book is available with manager.