

# **APPENDIX**

## APPENDIX

**"A Study on Bank marketing & Customer Satisfaction with special reference to The Shamrao Vithal Co-operative Bank Ltd, Br.Sangli."**

### QUESTIONNAIRE FOR SVC BRANCH CUSTOMERS.

#### 1. PERSONAL INFORMATION:

A) Name : \_\_\_\_\_

(√ in appropriate Box)

B) Sex : a) Male  b) Female

C) Age : a) <20  b) 21-30  c) 31-40  d) 41-50

e) 51-60  f) 60 +

D) Education : a) Undergraduate  b) Graduate  c) Postgraduate

d) Professional Degree  e) Any other

E) Annual Income : a) < 1,00,000  b) 1,00,001 - 2,00,000

c) 2,00,001 - 3,00,000  d) 3,00,001 +

F) Occupation : a) Student  b) Merchant  c) Private sector

d) Govt. Service  e) Industrialist  f) Any other

G) Period dealing with the bank : a) < 2 years  b) 3 years  c) 4 years

d) 4 years +

#### 2. SAVINGS ACCOUNT :

A ) Why did you prefer this bank ?

a) Salary a/c  b) No near of bank  c) Good services

d) Reference by other

B) How much time required to withdraw amount or money from bank ( In Mins)

- a) <10  b) 10 to 20  c) 20 +

C) Do you find queue in the Bank ?

- a) Yes  b) No  c) Never

D) What is opinion regarding deposit / withdrawal process of money in the bank?

- a) Easy  b) Complicated  c) Can't say

E) What is opinion about pass book filling?

- a) Have to wait for long time   
b) Gets filled next time.   
c) Take little time.

F) What is your opinion about the counter person behavior ?

- a) Friendly  b) Normal  c) Cooperative  d) Non Cooperative

G) Opinion about treatment given to you by the Bank employees in the branch.

- a) Good  b) Poor  c) Average  d) Very bad

### 3. LOANS :

A) Do you avail any kind of loans from the Bank?

- a) Yes  b) No

B) Which types of loans provide by the bank, are you aware of it?

- a) Business Money  b) Asset Finanz  c) Own Your Vehicle   
d) Hello Doctor  e) Vidya Sahay  f) Good Homz   
g) Property Finance  h) Loan against NSC / LIC

C) Which type of loan you have taken from the bank?

- a) Housing  b) Business   
c) Vehicle Loan  d) Any other

D) How many days it took to get loans? ( In days)

- a) Less than 15  b) 16-30  c) 31-45  d) 44-60  e) 61 +

#### 4. DEPOSIT :

A) What are the types of deposit services provided to you?

- a) Term Deposit  b) Doubling Scheme  c) Old Citizen deposit   
d) Children deposit  e) Any other

B) Why do you keep money in this bank ?

- a) Faith in Bank  b) Attractive Interest Rate  c) Friend's advice   
d) Manager advice  e) Any other.

C) Does your bank offers any special schemes to attract the deposits ?

- a) Yes  b) No

#### 5. DEBIT CARD :

A) Do you have debit card / ATM?

- a) Yes  b) No

B) Why did you take a debit card / ATM?

- a) Own wish  b) Bank forced to take  c) Friends advice

C) If you have taken a card on your won wish, which factors do you considered while taking it ?

- a) Status symbol  b) Need of an Hours  c) Any time availability

D) Do you use other facility of ATM ? ( √Appropriate box )

Services	Regularly	Sometime
DEPOSIT		
WITHDRAWAL		
UTILITY PAYMENTS		
ONLINE PURCHASE		

### 6. BANKING ATMOSPHERE :

A) What is your opinion about the atmosphere in bank ?

- a) Pleasant  b) Highly pleasant   
 c) Normal  d) Non pleasant   
 e) Highly unpleasant

B) Opinion regarding working of employees

- a) Excellent  b) Very good  c) good  d) Poor

C) Opinion regarding employees behavior in Bank

- a) Cooperative  b) Make arguments

D) Opinion regarding banking relationship in Bank.

- a) Normal  b) Excellent   
 c) Bad  d) Very Bad

E) Facilities available at the Bank

- a) Good  b) Better  c) Best  d) poor  e) Very poor

F) Opinion about the timing of the Bank

- a) Convenient  b) Inconvenient

G) Are you really satisfied with the services rendered by the Bank?

a) Yes  b) No

H) Do you have any suggestions for the bank ?

a) Yes  b) No

If your answer is 'Yes', then write down.

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Signature of the respondent.

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**INTERVIEW SCHEDULE FOR SVC BRANCH  
MANAGER.**

**ABOUT BRANCH :**

1. What is year of establishment of this branch ?
2. What is total No.of Branches of this bank?

Within country : \_\_\_\_\_

In Maharashtra State : \_\_\_\_\_

**A) PRODUCT :**

- 1.What type of product do you have?
- 2.For which products you always get more response?
- 3.Do you provide necessary information to customers regarding products?
- 4.Does the customer want to know about the products?
- 5.Who provides all the information regarding the products?

**B) PRICE :**

1. What is rate of interest on various loans?
2. What is rate of interest on various Deposits schemes?

**C) PLACE :**

1. Why did you choose this place for branch?
2. What is operating time of your Branch?
3. Do you think this is the safest place for you branch?

**D ) PROMOTION :**

1. How do you promote the your Banking products?
2. Which efforts do you take to promote your Banking service products?
3. Which tools do you adopt for promoting the products ?
4. Do you greet the customers on festivals or any occasions your customers?

**E )PEOPLE :**

1. Does your employee maintain clarity, courtesy during giving the product information?
2. Do you try to take review of working periodically?
3. Do you maintain performance appraisal?
4. Does your employees get support from you ?



5. Does your employees efforts are consider by the higher authority ?
  
6. Does your employees gets product Training from time to time? (If yes how many times? If no Why?)
  
7. Does your employees get promotion training? (If yes how many times? If no Why?)
  
8. Is there any recreational facilities for your employees in your branch ?

**F) PROCESS:**

1. What is hierarchy in your branch?
  
2. Do you provide necessary guidelines to your employees regarding working process?
  
3. What awards your Bank has won?
  
4. How far your customers are satisfied with vehicle loans process?
  
5. How far your customers are satisfied with project establishing financing system?
  
6. How far your customers are satisfied with Home loans sanction process?

**G) PHYSICAL EVIDENCE:**

1. Does your brantch is well equipped with interior design?

2. Is there sufficient space to move for employee and customers in the branch?
3. Do you have maintained drinking water facilities for the customers?
4. Do you have 'May I Help You?' Desk in Branch?
5. Do you have currency checking machines in your branch?
6. Does your Branch is well equipped with fire extinguisher?
7. Do you have toilet facilities for customer in the branch?
8. Do you have Bio Matrix Facilities in your Branch?
9. What are the security facilities are for your Branch?
10. Do you have Emergency Contact No.s registrar?
11. Do you have 'Forms / Slips Box' in Branch?
12. Do you have notice board in your branch for the customer to display the circulars or notice or various schemes?
13. Do you have Suggestion Box in your branch?

14. How do you try to solve the customer's complaints?

15. Do you have 'Cheque Drop Box' facility in your branch?

16. Do you have maintained phone facility in emergency period for the customers?

17. Does your branch is well equipped with 'FIRST AID BOX'?