
XX A P P E N D I X XX

QUESTIONNAIRE - BANKERS

I.

1. Name :
2. Total experience with this Bank : Years
3. Total number of years service in this branch : Years month
4. Name of last branch served :
5. Total experience as a manager. : Year

II.

1. What is the number of accounts with your branch :
 - 1) Saving A/c
 - 2) Current Deposit A/c
 - 3) Recurring
 - 4) Fixed
 - 5) Any other*
2. What are the different types of deposits rate of interest paid thereon. :
 - 1)
 - 2)
 - 3)
 - 4)
 - 5)
3. What is the rate of interest on these loans :
 - 1) Long term % p.a.
 - 2) Medium term % p.a.
 - 3) Shortterm % p.a.
4. What are the main purposes: for which loan is sanctioned :
 - 1)
 - 2)
 - 3)
 - 4)

5. To which type of loans :
Bank given preference why?
(Give the reason)
6. What is the basis for : a) Productivity
sanctioning loan? (Give the b) Security
preference number 1,2,3,4 c) Repaying capacity
as per your preferences) d) Any other
7. A) What are the terms : 1) Long term loan
of recovering loan? 2) Medium term
(Put a or b are against 3) Short term
each)
a) Annually, b) Half yearly
c) Quarterly, d) Monthly
- B) What are your arrangements :
to check the utility of
funds by customers for
which purpose loan has
been sanctioned?
8. Amount or percentage of : 1) Agricultural
loans sanctioned during 2) Construction of houses
last 3 years for- 3) Small Scale and other
industries
4) Educated unemployed
5) Other
9. What is the reason for :
sanctioning highest loan
to field?
10. What is the amount of : B. -----(in 000 \$)
overdues since last 3
years?

11. Is there any provision for doubtful debts? If yes, what is the amt. in last 3 years? : Yes No
12. What about implementation of 20 point programme? Give the nature or activities/ loan etc. under the programme. : 1)
2)
3)
4)
13. What are the activities of the Bank under the Sanjay Gandhi Niradhar Scheme? :
14. Who are your main customers in Kolhapur? : i)
ii)
15. Do you provide any special incentives to your important customers? If yes, what is the nature it? : Yes No
16. Do you have public relation & Deposit Development Officer in your branch? If yes, what are their nature of duties? :
17. Do you have locker facility in your branch? What is the amount of rent per year charged. :
18. Do you feel any necessity of advertisement in banking? If yes, what is the purpose of it? :
19. As a lead bank what other facilities provided by the bank? : 1)
2)

20. Do you consider as necessary that customer should know some one of the staff personally? : Yes No

21. Do you receive any complaints from customers : Yes No
If yes, what is the nature of complaint. 1) Error 2) Delay 3) _____
How you solve them?

22. What is your general opinion about bank customer relationship? :

CHHATRAPATI SHAHU CENTRAL INSTITUTE OF BUSINESS EDUCATION AND RESEARCH.

Dessertation for M.Phil - ' A study of bank-customer relationship with reference to Bank of India, Kolhapur.

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QUESTIONNAIRE-CUSTOMERS

I. Indentification Particulars

- 1. Name :
- 2. Age :
- 3. Sex : Male Female
- 4. Marital status : Married/Unmarried
- 5. Education : Nil , Below Matriculate
(Put a X mark) Matriculate Graduate
Post Graduate
- 6. Occupation :

II. General

- 1. What is the main reason for opening the account in this bank/branch(put X mark) : a) Near the house
b) Convenient tioning
c) Personal contacts
d) Easy availability of loan
e) Any other
- 2. Which of the account do you have. : a) Savings bank Account
b) Current deposit account
- 3. Does the present business hours of the Bank,suitable. If not suggest sutable timing with reason. : Yes No

4. Generally,how does the staff behave with you (Put a X mark in the appropriate colomn)

	Always	Generally	Never
Polite			
Impersonal but helpful			
Impersonal & helpful			
Rudely.			

- 5. How you come to know about existing & new services offered by bank. : a) through branch manager
b) Staff
c) advertisement

6-a) Did you have any complaint about bank services during 1st 12 months. : Yes No

b) If yes, what was the nature of complaint. : Error ii) Delay
iii) Misbehaviour iv) Other

c) How was the complaint solved. : i) Promptly attended & solved
ii) Sympathetically considered but unsolved.
iii) Not attended to

III. Savings & Current Depositors

1) How much time is required to deposit cash & get receipt chose any one of & put a X mark against it-
a) 5 to 10 minutes
b) 10 to 20 minutes
c) More than 20 minutes
i) to deposit cash & get receipt a b c
ii) to withdraw cash a b c
iii) to get a new cheque book a b c

2) a) How many days are required to get money credited in case of
i) a local cheque, less than 3 days Yes No
ii) an outstation cheque less than 8 days Yes No
iii) Outstation cheque where bank had no branch less than 10 days Yes No

b) In case of collection of outstation cheques does the bank inform you? Yes No

3-a) Do you take your pass-book with you when you go. i) to deposit money Yes No
ii) to withdraw money Yes No

b) If no, how often you give your pass-book for completion in a year (Put a x mark)
i) less than 10 times
ii) 10 to 25 times
iii) More than 25 times

4-a) After handing over the pass book how other you get it updated. : Same/Next/after day(s)

b) Do you get the pass book written correctly & legibly : Yes No

- 4-c) If not whether it is due to- (Put a X mark)
- : i) Abbreviation in writing
 - ii) In-complete details
 - iii) Illegible hand writing

- 5) Whether there has been a delay in handling transaction due to erratic procedures of the Bank. If so what remedy do you suggest.
- : Yes No

IV. Term deposits

1. Under what plan have you deposited.
- : 1. Fixed 2. Recurring
 - 3. Monthly interest plan
 - 4. Double Benefit Deposit

2. How much time is required to deposit money & get receipt (Put a X mark)
- : 1) Upto 15 minutes
 - 2) 15 to 30 minutes
 - 3) More than 30 minutes.

3. Do you get information of maturity of your deposit.
- : Yes No

4. Is there any difficulty while-
- : i) Obtaining loan against deposit receipt - Yes No

If yes, please give details there below

- ii) Encashment of deposit receipt before maturity Yes No

V. Loans/Bills Business.

1. What is the nature of your current credit facility.
- : a) Loan b) Cash credit
 - c) Overdraft d) Bills purchased

2. How many days are taken for various stages in respect of your loan proposal.
- : a) Less than 15 days
 - b) 15 to 30 days
 - c) More than 30 days
 - i) for docu submission of application & its sanction -
 - ii) for documentation & disbursement

3. Specify approximate no. of signatures you have to make (Put a x marks.)
- : i) less than 3
 - ii) 4 to 6
 - iii) More than 6

4. How you experience in respect of bills purchased. transaction- : i) Instructions followed properly
Yes No
- ii) Bills presented & proceeds received in time Yes N
5. Is there any delay in carrying out your standing instruction. : Yes No
6. Do you experience any difficulty while (put a X mark) i) Advance is considered
- ii) Obtaining traveller's cheque
- iii) Encashing this bank's travel cheque at other bank
7. Have you any suggestion to offer-

If so, please write thereon here.