
CHEPTER-V

FINDINGS AND
CONCLUSION OF
THE STUDY

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1. The customers of Bank of India, Sangli branch are satisfied with regard to the services provided by the bank.
2. There is more awareness among businessmen & professionals about the services provided by Bank of India Sangli branch.
3. Majority of the customers belong to the income group of Rs.1, 00,000 - 2, 00,000.
4. Many customers have opened account with this bank because it is more convenient to operate with this bank.
5. Bank of India, Sangli branch is functioning at the proper time (i.e. opening time).
6. It is observed that the banking hours are convenient, total no. of respondents i.e.100% are fully satisfied with working hours of the bank.
7. It is found that majority of the customers are aware about the new schemes such as deposit schemes, loan schemes & facilities provided by the bank.
8. Customer complaints & queries are properly attended by Bank of India, Sangli branch.
9. The customer of the bank is satisfied with regard to cleanliness and grievance redress system. Seating space facility and Light & air circulation of the bank are also acceptable to the customers.

19. It is found that most customers are maintaining account in Bank of India, Sangli branch, because of the safety of money and proper services.
20. Majority of customers feel that the time required for carrying out cash deposit and cash withdrawal is an average 15-30 minutes.
21. ATM Customers responses obtained on a four-point preferential-scale and the weighted averages were calculated for each of the factor on preferential basis. On the basis of weighted average, this shows the ranking of each of these factors. It is clear that, most of the respondents are influenced by the factors like convenience and round the clock facility (24 hrs).
22. It is found that most of the ATM customers faced problem of big crowd during peak hrs. and restriction on withdrawal. Customers opinion obtained on a four-point problem-scale and the weighted average were calculated for each of problem. On the basis of weighted average, this shows the ranking of each of these problems.
23. Most customers are happy with bank account operation of bank of India, Sangli branch.
24. 45% customers felt that there are too much formalities in getting the loan and 55% customers felt that there are not too many formalities.
25. It is found that majority customers opinion with regards time requirement to loan sanction is at least 1-2 months.