

Annexure III

Dear Respondent, I am doing my research work on State Bank of Patiala (SBOP). SBOP has made some changes in the working processes (Quality led) in terms of services provided by bank to its customers. This questionnaire is basically an effort made to know the customers' opinion about it. The information provided by you will be kept confidential & will be used strictly for academic purpose only.

Name : _____ **Profession:** _____

Age in years (Please tick the appropriate box)

15 -25 25-35 35-45 45-55 Above 55

You are: Male [] Female []

Please indicate your education level

Post Graduate Level Graduate Level Intermediate Level Matriculate

Annual Income in Rs (Please tick the appropriate box)

Less than 50,000 50,000-1,50,000 1,50,000-2,50,000 2,50,000-3,50,000 Above 3,50,000

1. How long have you been associated with State Bank of Patiala? (Mention years approximately) _____

2. How many times in a month you avail services from your bank (Please tick the appropriate box)

Less than 5 times 5-10 times more than 10 times

3. Do you avail services from other banks also? Yes No

4.	How many of the following given services you are dealing with?			
a	Saving Account	<input type="checkbox"/>		b Housing Loan <input type="checkbox"/>
c	Current Account	<input type="checkbox"/>		d Trade Financing <input type="checkbox"/>
e	Centralized Processing Centre(CPPC)	<input type="checkbox"/>		f Pension Services <input type="checkbox"/>
g	Cheque Drop Box/Cheque Clearing	<input type="checkbox"/>		h ATM <input type="checkbox"/>
i	Tele Banking	<input type="checkbox"/>		j Locker facility <input type="checkbox"/>
k	Retail loans	<input type="checkbox"/>		l Internet Banking <input type="checkbox"/>
m	Agricultural loan	<input type="checkbox"/>		
n	Any other, please mention _____			

5. Please tick the following domains (represented by the statements) of your Bank

	Domains	agree	Strongly agree	Neutral	Disagree	Strongly Disagree
1.	Employees of bank are very much skilled at operational level.					
2.	Bank has standard time limits for providing services.					
3.	Processes are more mechanistic after implementation of computerization.					
4.	Employees are quite flexible while handling processes.					
5.	It is now more convenient to use internet banking.					
6.	After automation of systems, degree of accuracy is more.					
7.	Degree of employees' social interactions with customers are more in comparison to past.					
8.	Employees are committed towards their work in bank.					
9.	Employees of bank understand customers' satisfaction goals.					
10.	Bank has well planned IT functions.					
11.	Bank has highly efficient IT infrastructure.					
12.	Staff is competent in handling IT functions and computers.					
13.	IT People are always available at the time of system's failures					
14.	IT has led to operational efficiency of bank.					
15.	Employees' attitude towards customers is very positive.					
16.	It is very comfortable and convenient to deal with bank.					
17.	Bank takes feedback frequently from customers for further Improvement in services.					
18.	In case of any problem regarding services, employees of the bank have an open and problem solving attitude and provides solution.					
19.	There is no need to stand in queues for getting your work done in bank.					
20.	Your enquiries are properly handled by bank.					
21.	Bank has sufficient number of employees to provide satisfactory services.					
22.	The cost of services is less in comparison to other banks.					
23.	Web-site of the bank is very friendly.					
24.	Bank has optimum speed of handling services.					
25.	There are lesser hassles while getting services done.					
26.	Quality of documents and brochures is excellent.					
27.	Bank has eliminated useless activities in comparison to the past.					
28.	Relationship Manager always help me in bank					
29.	Bank performs operations without errors.					
30.	Bank's services are performed within prescribed time.					
31.	Employees show keen interest in solving problems.					
32.	Bank performs services exactly as agreed.					
33.	Employees are well qualified and knowledgeable in understanding customers' queries.					
34.	Bank is secured(in terms of financial risk, theft etc.) to deal with.					
35.	The bank/branches are easily accessible.					
36.	Centralized cells (Pension/loan etc.) are easily accessible.					
37.	ATMs are easily accessible.					
38.	The branch manager is always accessible when need arises.					
39.	My account accessibility is possible in every city					
40.	Bank has separate grievances cell.					

41.	Ambience of branch is really good.					
	Domains	agree	Strongly agree	Neutral	Disagree	Strongly Disagree
42.	Space available for customer dealing in branches is sufficient.					
43.	Loans are available at cheaper rate.					
44.	Interest rates of loans are competitive in comparison to past					
45.	Charges for facilities like ATM/Locker etc is reasonable.					
46.	ATMs have reduced your cost of withdrawals.					
47.	Employees are very punctual in commencing the business of branch.					
48.	All relevant information concerning interests, schemes etc. is displayed at branches.					
49.	Facilities like Seating arrangements, drinking water is available at all branches are satisfactory					
50.	Account opening is easy now.					
51.	More organized services in comparison to past.					
52.	Internet banking is hassle free					
53.	Employees are never busy to respond to customers.					
54.	Bank's appointed customer's friend (Grahak Mitra) greets customers and help them in solving their problems.					
55.	Cheque drop box is totally hassle free.					
56.	Centralized branches for loan facility/trade financing/pension processing have increased convenience.					
57.	Staff displays pride in work and services provided.					
58.	Staff treats the customers with respect.					
59.	Internet banking is safe					
60.	Normally I come out of the bank with desired services.					

6. The overall service quality of SBOP is (tick the number that best describes your feelings).

1 Very Poor 2 Poor 3 Average 4 Good 5 Very Good

7. I would recommend the bank to my friends and relatives (tick the number that best describes your feelings)

1 very low probability 2 low probability 3 Average 4 high probability 5 very high probability

8. As per your perception, is there any other initiative which your bank is not using presently but use of which can enhance, the productivity of your bank significantly? If yes, please mention below.

Thanks for your valuable time

**Annexure IV
Questionnaire for Bank Employees**

Dear Respondent, You are requested to kindly read the following statements and answer as per your experience & knowledge. The information provided by you will be kept confidential & will be used strictly for academic purpose only. Thank you for your cooperation.

Name : _____ **Age:** _____ **Designation/Mgt Level:** _____

You are: Male [] Female []

Name of your department _____

How long have you been working at State Bank of Patiala?(Mention years) _____

Please indicate the highest level of education completed

Post Graduate Level Graduate Level Intermediate Level

Please mention the Departments or seats you handled after 2005 _____

To what extent do you agree with the following statements? Please Tick (√) in Appropriate Box.

SNo	Statements	Very Much	Some What	A Little	Very Little	Not at-all
1.	Are you aware of the terms given below					
	a 'Business Process Reengineering-BPR'					
	b Grahak Mitra					
	c Cheque Drop Box					
	d Multi Product Sales Force(MPSF)					
	e Relationship Manager					
	f Loan CPCs					
	g Retail Asset Central Processing Centre(RASMECCC)					
	h Rural Credit Processing Centre(RCPC)					
	i Liability Central Processing Centre(LCPC)					
	j Trade Finance Central Processing Centre (TFCPC)					
	k Stressed Assets Resolution Centre(SARC)					
	l Centralized Pension Processing Centre(CPPC)					
2.	BPR has led to the improved changes in the following processes:					
	a Account Opening					
	b Pension Processing					
	c Loan processing					
	d Trade Financing					
	e Cheque clearance					
	f Currency Administration					

	g Cash Withdrawals					
SNo.	Statements	Very Much	Some What	A Little	Very Little	Not at-all
	h Customer service					
	i Customer Convenience					
	j NPA Recovery					
3.	According to you BPR has led to the improved changes in the following factors of bank.					
	a Full Financial Support for BPR infrastructure					
	b Physical infrastructure improved					
	c Layout of office based on the flow of work in the processes.					
	d Working environment improved					
	e Staff freeing up time increased					
	f Processes are more simplified					
	I Business Growth					
4.	According to you indicate the change due to BPR					
	a Your Confidence level increased					
	b Job responsibilities have reduced					
	c Learning and skills have improved					
	d Working hours have increased					
	e Your overall satisfaction has increased					
	f Comfort/convenience at work increased					
	g Autonomy to take decisions					
	h Overall burden reduced					
5.	Did Management take suggestions from you while implementing/maintaining BPR processes?					
6.	Were you made aware by the management about the concept of BPR while it was being implemented?					
7.	Did management provide you training/orientation about BPR after its implementation?					
8.	Did management encourage you from time to time to make BPRa success?					
9.	If you ever had faced any problem regarding your working, did the management has an open and problem solving attitude and provides solution?					
10.	Are Rewards/incentives given after your performance measurement?					
11.	Do you feel lack of skills amongst employees to deal with processes?					
12.	Do you feel Changes in Processes were Painful and unwarranted?					

13. Tick the advantage of each BPR process mentioned below (multiple tick is allowed)

Processes Advantages	Centralized Clearing Processing centre	Retail Assets Central Processing Centre	Loan CPcs	Rural Credit Pocessing Centre(RCPC)	Liability Central Processing Centre(LCPC)	Trade Finance Central Processing Centre (TFCPC)	Stressed Assets Resolution Centre(SARC)
a. Better Customer Care							
b. Increased Speed							
Accurate and faster computations							
Lesser hassles							
Reduced paper work							
Better quality of services							
Improved Credit Quality							
Quality of Documents							
Elimination of useless activities							
Timeliness of services							

14. Please evaluate the importance of the following domains (represented by the statements) during BPR initiation/implementation in your Bank (very low; low; medium; high; very high)

Domains	Very low	low	medium	high	Very high
a. Degree of participation by employees at operational level					
b. Degree of vision transfer from top level to operational level					
c. Did management encourage you from time to time to make BPR a success?					
d. Degree of process becoming more mechanistic after implementation of BPR					
e. Degree of flexibility in handling processes because of BPR implementation					
f. Degree of self starting or self discipline after introducing the idea of BPR implementation among employees					
g. Degree of involvement of consultants before implementing BPR in your organization.					

h.	Degree of resentment among employees because of changes made in organizational structure.					
i.	Degree of effort made by top management to persuade employees to adopt changes because of BPR.					
	Domains	Very low	low	medium	high	Very high
j.	Top management commitment					
k.	Level to which top management identifies with the reengineering goals.					
l.	Extent to which reengineering goals and policy are understood within the Bank.					
m.	Extent to which branches are cent percent computerised after BPR implementation					
n.	Degree of IT planning before BPR implementation					
o.	BPR was fully supported by Technology					
p.	Degree of efficient IT infrastructure in bank					
q.	Degree of Competency of IT function and effective use of software tools have been proposed as the most important factor for the success of BPR					
r.	Level of IT support to process performance inside the bank					
s.	Degree of availability of IT People at the time of system's failures.					
t.	Degree to which IT has led to operational efficiency.					
u.	Degree to which employees took training on identified softwares after the changes made in processes.					
v.	Use of flow diagrams to represent process activities.					
w.	Efforts for continuous improvement					

15. To what extent do you agree with the following statements? Please Tick (✓) in Appropriate Box.

SNo	Statements	Very Much	Some What	A Little	Very Little	Not at-all
a.	To what extent, the banker-customer relationships have improved due to BPR initiatives in bank?					
b.	To what extent, a bank's capacity to cater more business/customers has increased, because of BPR initiatives in banks, in servicing its customers?					
c.	To what extent BPR initiatives have improved social interactions among the bank customers and bank employees?					
d.	To what extent necessary actions are taken after measurement of performance of different cells?					
e.	To what extent customers' suggestions/briefings have been taken before making changes in processes?					
f.	To what extent Fixed deposits/Recurring Deposits service and online loan processing is done in bank.					
g.	To what extent the layout of your office is based on the flow of work in the processes.					
h.	To what extent record of all documents/reports are managed in MIS department?					

16. Management emphasizes the following in order to empower employees of Bank:

- Innovative ideas are welcomed Participation of employees in decision making
- Voting rights in decision making Suggestion box/ Blog
- Any other (Please mention)

17. As per your perception, Is there any other BPR initiative which your bank is not using presently but the use of which can enhance, the productivity of the bank significantly?Please feel free to give your suggestions, views or comments, if any:

Annexure V
SCHEDULE FOR BANK EXECUTIVES

1. For how long you have been working with bank?
2. Are you aware of Business Process Reengineering (BPR) implemented by bank?
3. Can you name various initiatives taken by bank in the project Business Process Reengineering (BPR)?
4. What is Grahak Mitra?
5. What is Drop Box?
6. What is Retail Assets Central Processing Center?
7. What is Small Enterprises Credit Cell?
8. What is Centralized Pension Processing Center?
9. What is Retail Assets & Small Enterprises Credit Cell?
10. What is Currency Administration Cell?
11. What is Liability Central Processing Centre?
12. What is Stressed Assets Resolution Centre?
13. What is Agricultural Central Processing Centre?
14. What is Trade Finance Central Processing Centre?
15. What is Relationship Manager?
16. What is Clearing Central Processing Centre?
17. What is Branch Redesign?