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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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## APPRAISAL OF QUALITY OF SERVICES TO EXPORTERS IN PUBLIC SECTOR BANKS

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### ABSTRACT

*In banking, the quality of customer service holds primal significance, particularly in the context of sustained business growth. Unlike other industries engaged in the production of tangible goods, banks are unique in the sense that they are producing and delivering the service at the delivery points, i.e. at branches. Despite what has been done in the past in this regard, hiatus between customer expectations and customer service continues to persist. Service, like any product, is subject to further improvements and quality of service should evolve contemporaneously with the rising expectations of the customers. In the present paper, an attempt is made to appraise the quality of services to exporters in public sector banks. To achieve the objective of the study, a sample of 100 customers (exporters) is selected to obtain the responses from them about the quality of the services provided by their banks to them. The respondents are selected purposively from Panipat and Faridabad in Haryana and Ludhiana in Punjab. It is found that majority of the respondents deal with the private and foreign banks and compared their services far better/better than those of public sector banks. According to them, professionalism, disciplined management and technology used are the main factors contributing to the better services in PSIBs/FBs. Simplification of rules and procedures, personalized service/doorstep service, making working days/hours more flexible are the main suggestions, in order of importance, to improve the customer services to the exporters. No doubt, automation and technology are contributing to speed, accuracy and convenience, it may not be possible or desirable to do away with human contact all together. The human element cannot be lost sight of, therefore, pertinent for the banks to tune up the interpersonal skills in their staff, more particularly, the front-line staff, who could meaningfully contribute to the basic satisfaction of the customer.*

### KEYWORDS

Delivery points, Expectations, Professionalism, Technology, Personalized/doorstep service, Interpersonal skills.

### APPRAISAL OF QUALITY OF SERVICES TO EXPORTERS IN PUBLIC SECTOR BANKS

In banking, the quality of customer service holds primal significance, particularly in the context of sustained business growth. Unlike other industries engaged in the production of tangible goods, banks are unique in the sense that they are producing and delivering the service at the delivery points, i.e. at branches. This has an overwhelming impact on the customer psyche and makes them super-sensitive towards the quality of service. The relationship between a bank and its customer is not a one-time, but a relatively permanent and enduring one, which required to be nurtured with good quality of service. In such a situation, any bank not having a mind towards bettering the quality of customer service is almost certain to lose its business. As the post-reform era is becoming competitive day by day, the banks have started realizing that business goes to those who seek clients, service them satisfactorily and strive hard to retain them.

### TRENDS: WORLD OVER

Banking has been at the core of the country's economy for more than one and half centuries. With globalization, banking sector has become more competitive. As a result, there is no more a seller's market. The prevailing trends of buyer's market require the players to come for the customers rather than taking them for granted. When the competition has resulted in thinning of margins, enhancement of profits can be possible only through multiplying the volume. The volumes may be increased only if the banks are able to attract, service and retain the customers. The quantum of customer assets in banks' balance sheets is declining. The large number of customers is shying away from banks; therefore, there is an urgent need to bring the customers back to the banking fold. Advancement of IT has provided for major supports to financial systems. Communication technologies have facilitating gathering and transferring of information across the globe. The awareness of the customers about the market place is also increasing. These trends compel to believe that the banks will have to concentrate on customer service not only for expansion and maximization of profits but even for survival.

### THE INDIAN CONTEXT

With delayed entry in globalization process compared to peers, the Indian banking is at the crossroads. It has to service the age-old traditional customer and also to develop products to meet emerging demands of present, prospects and new customers. During post-nationalization period, class banking was converted into mass banking. With the new thrust on profit-maximization, the shift is in favour of class banking. Addressing the needs from sophisticated export finance clientele to IRDP customer, banks undertake a wide range of activities.

Environment in which banks operate are again divergent. In metro-centers, every activity is technology driven. On the other side, there are remote branches situated in hilly areas, where day long electric supply is also not assured. Customer service requirements at these centers are also totally different. The awareness level of customers at different centers is also varied. One set of customers in rural areas feels that the bank is obliging them by giving service, while the other group in metros considers such service at the lowest possible cost as, more or less, a fundamental right.

Customers in rural areas are more interested in getting the service they want and are unaware about the profits the bank makes. Alternatively, urban customers not only insist on best service at the lowest cost, but also, as prospective shareholders, like the banks to show excellent profit performance. On the advent of disinvestment programs of PSBs, the shareholder's pressure on banks is to excel in terms of profit as well as in customer service.

It must be recognized that the banks in India are certainly realizing the significance of customer service not only for business expansion but also for their survival. The entry of FBs with their advanced technology, leaner organizational set ups and absence of legacies like NPAs have increased the importance of customer service. Similarly, the recent development of credit card market and banking through ATMs, internet, mobile, etc. will have a telling effect on customer service issues.

In the past, bankers in India hardly gave any thought on the aspect that the customer is the boss or there is only one champion and that's the customer. Rather their main concerns were profitability and safety of assets. However, the scenario changed gradually and the banks realized that the expectations of the customers are growing with the increase in competition. Banks can no longer ignore the needs and demands of their customers. After all, a customer is the lifeblood of a banker's business. While defining the purpose, for which business exists, Peter Drucker, the best-known management thinker, said, "With respect to the definition of the business purpose and business mission, there is only one such focus, one starting point, and it is the customer. The customer defines the business. The company's name, statutes or articles of incorporation do not define a business. It is defined by the wants, which the customer satisfies when he buys a product or service. To satisfy customer is the mission and purpose of business". The main objective of the banker, therefore, is to create, cultivate and retain the customer. If the bank were able to fulfill this objective, the residual results like profitability and productivity would automatically follow. It is widely recognized that if the customer is dissatisfied, the organization has no business to exist. Further, studies have revealed that it is cheaper to retain the existing customer than seeking a new one. It is also true that it is very challenging to retain the existing customer than to secure a new one. In the U.S., it was noticed

that for every dollar of lost business, it took 10 dollars of new business to compensate the loss. One study of U.S. organizations conducted by "The Service Edge" revealed that for 5 percent improvement in customer retention, the profit increased by 32 percent in automotive service, 85 percent in advertising agency and 138 percent in auto/home insurance. The data may give an indicative trend for the Indian banking industry as well. In an environment where the customer has come to the center-stage, listening to the customer for redressal of his grievance is an organizational necessity and imperative. This is why American corporate has come to the conclusion that a good way to improve an organization is to hire an Ombudsman to listen the complaints of the customers. It is in this background that the initiative taken by the RBI to introduce the Banking Ombudsman Scheme in 1995.

## REVIEW OF LITERATURE

The subject of customer service in PSBs, being sensitive in its nature, has been considerable focus and debate, especially in the post-nationalization era. The aftermath of bank nationalization saw tremendous quantitative explosion and thoroughly altered the input-output relationship and a result of which the customer service in banks reached probable its lowest level by mid-1970s and early 1980s. The organized effort to tackle the issue and initiate corrective measures took the form of **Talwar Committee**, which submitted its report in 1977. The Committee went into various aspects of customer service in banks and came up with 176 recommendations, majority of which were accepted and implemented in right earnest under the close monitoring of the Finance Ministry and RBI. Given the dynamic context and rising customer expectations, however the level of public satisfaction with bank services again suffered a downturn, leading to the constitution of yet another Committee in 1990. This Committee, more popularly known as **Goiporia Committee**, carried out extensive studies and interviews and came up with 97 recommendations. These recommendations too found ready acceptance and the banks have committed themselves to their implementation. There can be no denying the fact that both these committees have contributed significantly to the focusing of attention on various aspects of customer service, but failed to bring about perceptible improvement in service quality mainly due to the facts that (i) the recommendations were framed without considering the inadequacies of infrastructure (both internal and external) and system support, and (ii) no punitive measures were suggested for not implementing these recommendations.

**Narasimham (1991)**, which went into the whole gamut of the Indian banking sector, had also emphasized the need to improve service to the customers. Simultaneously, pressures are building up on the banks in the matter of prudential norms, transparency etc. besides having to work efficiently. Other important developments in respect of customer care include the Customer Protection Act, which, inter-alia, covers the bank services and the establishment of Banking Ombudsman Scheme 1995.

**Madhukar (1997)** examined the various initiatives and developments that have had an impact on customer service in banks and concluded that staff skills and attitudes are yet to attain levels, which the public in general perceives to be satisfactory. One of the challenges before the PSBs is one of transforming their work culture so as to make banking service a delightful experience. What needs to be achieved depends largely on the desire and conviction on the part of the bank staff at all levels. If the staff employed by the FBs and new PSBs can set high standards of service and customer orientation, there is no reason why those in the PSBs cannot do it, especially when the infrastructural facilities are adequately provided and work environment made congenial.

**Chakrabarty (1997)** stated that the liberalization of banking sector from the shackles of regulations has no doubt exposed its inherent weaknesses, but opened up new vistas of growth and opportunities also. At the same time, the Indian banks never before faced the threats and challenges of competition so acutely. To what extent, the Indian banks will survive the ordeal of deregulation and remain on the track of growth will critically depend upon how soon they relearn the forgotten basics of customer orientation and bring about an improvement in the service standards, which can be matched by only the global standards.

**Gadkari (1997)** examined the critical success factors and stressed that excellence in customer service and high level of customer satisfaction will remain elusive goals even with the induction of the state-of-the-art technology and competitive pricing of products if the employees at the grass roots level are not committed to these goals. The challenges lie in mobilizing the commitment by branch and divisional managers, in developing a vision and consensus for customer oriented culture and in providing the necessary tools and support as branch and divisional managers implement and lead the changes.

**Gauri Shankar (2004)** studied the various aspects of customer service in banks and concluded that customer focusing is not to be viewed as just a business strategy but should become corporate mission. Building value for customers should be seen as equal to building shareholder value. The challenge for banks will be in the area of people (changing beliefs and attitudes), technology and competition.

**Santi Swarup (2004)** analyzed the customer orientation in banks for building long-term relationships and concluded that for delivering quality service, it is imperative to have customer orientation as a culture in the bank. Customer orientation builds long-term relationships resulting in customer satisfaction and cash flows to the banks.

**Hasanbanu (2004)** highlighted that the rural customers don't have any idea as to how much time is required for any type of banking services. The rural customers are not aware for what purpose the loans are available and how they can be availed. Customers' do not know the complete rules, regulations, and procedures of the banks and bankers preserve them for themselves and don't take interest in educating the customers.

**Ramesha, Hundekar and Kumber (2004)** appraised how the marketing strategies brightens the future customer friendly banking services and said that the banks, in the days to come, have to provide their broad-based service package in the midst of stiff competition. To ensure their competitive edge in future, they have to fight with rivals in terms of quality to their customer services.

**Sharad Kumar (September 2005)** focused on the kind of services provided in developed countries and level of innovative services provided by the Indian banks. Many innovative services are currently available in Indian banks like e-banking, ATMs, anywhere banking etc. But there is a vast scope for further improvement.

**Parthasarathi (2005)** examined the importance of customer service in banks and concluded that customer service is a vital function in any walk of life and especially in business and service organizations like banks. Customers form their backbone and taking care of their requirements is of paramount importance. Therefore, the banks have to adopt innovative strategies to meet customers' requirements in terms of services, products, etc.

**Ratnam and Suguna (2005)** studied the customer service in commercial banks in the new era and said that the banks are facing many hurdles in the new era of deregulation and ever increasing competition. To fight these problems efficiently, banks should focus on customer satisfaction, which can be achieved through providing customized products, innovative ways of delivery, etc. Apart from this, banks should prepare customers relationship strategies that include bifurcation of business operations, effective management of complaints, service as a brand, etc.

**Bontis et. al. (2007)** claimed that customer satisfaction enhances reputation in the service environment, which further mediates partially the relationship between satisfaction and loyalty, and partially between satisfaction and recommendation.

**Walsh and Beatty (2007)** supported that service quality is strongly associated with important outcome variables such as customer satisfaction, loyalty, trust and word of mouth when employing a multi-dimensional model across three service business types including banking.

**Radomir, Wilson and Scridon (2009)** examined the relationship between service quality dimensions and customer satisfaction with bank territorial units in Romania. The results reveal that human resources have the greatest impact on customers' satisfaction with bank territorial units and that both "Convenience and Efficiency" and "Bank personnel" are the dimensions that bank management should consider in their efforts to improve and maintain the service quality level.

**Jayaraman, Shankar and Mun (2010)** examined the relationship between service quality dimensions and customer satisfaction and concluded that assurance has positive relationship but it has no significant effect on customer satisfaction. Reliability has negative relationship but it has no significant effect on customer satisfaction. Tangibles have positive relationship and have significant impact on customer satisfaction. Empathy has positive relationship but it has no significant effect on customer satisfaction. Responsiveness has positive relationship but no significant impact on customer satisfaction. The study also highlighted the implications for marketers in banking industry for improvement in delivery of service quality.

**Mishra, Das, Patnaik and Mohanty (2010)** proposed two structural equation models (SEMs), one for public and another for private sector banks in India, to show the relationship between customer satisfaction on bank services and the attributes of the perceived service quality and to explore the impact of the relationship between customer satisfaction and service quality attributes.

Despite what has been done in the past in this regard, hiatus between customer expectations and customer service continues to persist. Service, like any product, is subject to further improvements and quality of service should evolve contemporaneously with the rising expectations of the customers. Having this background in mind, the present study is an attempt to fill this gap.

## OBJECTIVE OF THE STUDY

The present study is conducted to assess the quality of services being provided to the exporters by the public sector banks.

## RESEARCH METHODOLOGY

To achieve the objective of the study, a sample of 100 customers (exporters) is selected to obtain the responses from them about the quality of the services provided by their public sector banks to them. The respondents are selected purposively from Panipat and Faridabad in Haryana and Ludhiana in Punjab. The data is collected with the help of the questionnaire and analyzed with the help of various statistical techniques like percentage, ranking method and presented in tables in the later part of the study.

## RESULTS AND DISCUSSIONS

Responses about the rating of services provided by the banks to the exporters are given in Table - 1. It is evident from the table that the majority of the respondents rated the courtesy at the counter, promptness in transactions and speedy sanction in facility as good and other services are rated as fair. Prompt redressal of grievances is rated as average by majority of the respondents. On the other hand, bank charges are rated as normal by majority of them. As a whole, the services of the banks have been rated as good, fair and average by 44 percent, 37 percent and 24 percent respectively.

Responses about the various factors affecting services are given in Table - 2, which indicate that all the factors except communication are affecting the services of banks to a large extent or to some extent. As a whole, it can be said that as many as 47 percent of the respondents are of the view that these factors affect the services to a large extent.

Table - 3 is prepared to compare the responses about the services of PSBs with those of PSIBs/FBs. It is clear from the table that 40 percent of the respondents deal with these banks and compared their services far better/better than those of PSBs. According to them, professionalism, disciplined management and technology used are the main factors contributing to the better services in PSIBs/FBs.

Table - 4 highlights that as high as 80 percent of the respondents interact with their banks regularly and banks respond positively only in 75 percent cases. The banks provide necessary information and guidance to 92 percent of the respondents. As many as 84 percent of the respondents claim that the banks usually informed to them about the latest changes in RBI/GOI guidelines/exchange control rules relating to the exports. As many as 76 percent of the respondents affirm that there is a machinery for the redressal of grievances and 55 percent of them make use of it. As many as 62 percent of the respondents are of the view that the problems do not get sorted out promptly. As high as 76 percent of the respondents claimed that they do not have specialized branches in their areas and majority is of the view that their dealing with specialized branches provide more satisfaction to them.

Table - 5 is constructed to analyze the responses regarding the processing of application forms and sanctioning of loans. As many as 88 percent of the respondents claimed that banks helped in filling up of application forms and their general attitude is found very co-operative/cooperative. Majority of the respondents claimed that the application forms for loans are exhaustive enough to seek all the information at the first instance. Usually, the facilities sanctioned are need-based. As many as 60 percent of the respondents claimed that loan sanctioned is usually more than 25 percent less than the requirement. Only 28 percent of the respondents complained that the banks usually delay in the sanction of various facilities and that is due to unhelpful attitude of the staff and procedural rigidities.

The responses about the collection procedure are analyzed in Table - 6, which shows that 88 percent of the respondents are of the view that banks intimate about the receipt of sales proceeds from the FBs and usually don't delay in the negotiation of the documents. Majority of the respondents claimed that banks take up the matter with FBs in case of delay in reimbursement of proceeds to their satisfaction and are of the view that by decentralization, bank procedures can be simplified without exposing them to any risk.

Responses about the suggestions for improving customer service are given in Table - 7, which reveal that simplification of rules, procedures etc., personalized service/doorstep service, making working days/hours more flexible are the main suggestions, in order of importance, to improve the customer services to exporters.

## RECOMMENDATIONS

With a view to combating competition and becoming more effective and for bringing about perceptible changes in the economy through expected customer changes, the bankers should draw up a strategic framework addressing the key issues concerning the quality aspects thereof. While complaints cannot be totally removed, their intensity could be greatly reduced, if a proper arrangement is made for their redressal. Resolution of grievances raised by customers would greatly enhance the image and reputation of banks as well as generate goodwill and bring in more business to them. The fundamental philosophy behind customer grievance redressal is to treat customer's complaints as opportunities to do better.

In the normal course, the customer feels distanced from the banks and this could prove to be the potential risk in losing him over time. It would, therefore, be necessary for the banks to undertake customer meet on a continuous basis without, of course, tuning them ritualistic. As customer-meets are very significant, the bankers should regularly convene them and they should be separate for various categories of customers as also according to the users of the products.

The customers belong to various socio-economic groups especially in rural areas (large-sized land holders, marginal farmers, dry land farmers, irrigated land farmers, agricultural labours, artisans, women, SC/STs and the like) pursuing different kinds of economic activities (crop-farming, live-stock farming, fisheries, forestry, processing tiny and cottage scale industries, business and services etc.). These, along with other characteristics, definitely call upon the bankers to stratify the different customer groups and devise products and delivery systems to suit their specific requirements.

Often, gaps arise and get widened due to mismatched levels of perception between the bankers and customers. It is to be appreciated that customer service is not about dealing with the people of logic but with people of emotions. It would, therefore, be worthwhile for banks to educate the customers about the various banking schemes, systems and procedures of the banks, rights and duties of the customers, which can play a vital role in evolving healthy bank-customers relationship.

With the growing awareness gained by the customer, he expects convenience in dealing with the bank. Therefore, technology can be gainfully employed. On-line, Real Time Banking, Anytime/Anywhere Banking, Single Window Banking, Electronic Fund Transfer, Automated Teller Machines, Tele-banking etc. are some such innovations aimed at providing the customers with convenience and flexibility.

No single customer is an isolated individual. He has his own network of relationship, be their friends, relatives, colleagues, business associates etc. Higher the status that an individual enjoys in the society, greater and powerful will be the size and influence of the network. The prudence of relationship banking strategy lies in the fact that the banks do not cater to the needs of just the customer but endeavor to influence his entire network through him. Relationship banking is a step-by-step process to be built brick-by-brick through value enrichment at every interface with the customer.

No doubt, automation and technology are contributing to speed, accuracy and convenience, it may not be possible or desirable to do away with human contact all together. The human element cannot be lost sight of, as the customer would still like to interact with human beings. It is, therefore, pertinent for the banks to tone up the interpersonal skills in their staff, more particularly, the front-line staff, who could meaningfully contribute to the basic satisfaction of the customer.

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## TABLES

TABLE 1: RATING OF SERVICES TO EXPORTERS

No. of responses (percentage)			
Please rate the following services in terms of their relative importance :			
	Good	Fair	Average
(a) Courtesy at the Counter	18(60)	8(27)	4(13)
(b) Promptness in Transactions	17(57)	10(33)	3(10)
(c) Speedy sanction in facilities	19(63)	7(23)	4(14)
(d) Job knowledge	16(53)	8(27)	6(20)
(e) Prompt redressal of grievances	8(27)	9(30)	13(43)
(f) Simplified Procedures	9(30)	12(40)	9(30)
(g) Providing guidance to customers	17(57)	10(33)	3(10)
(h) Technology Upgradation	22(73)	6(20)	2(24)
(i) Bank charges	Fairly High 2 (37)	High 4 (13)	Normal 24 (72)
Total	128(47)	74(28)	68(25)

Source: Survey

TABLE 2: FACTORS AFFECTING SERVICES TO EXPORTERS

No. of responses (percentage)			
To what extent according to you, the following factors influence the services of the banks :			
	To Large Extent	To Some Extent	Not At All
(a) Training and Placement of Staff	21(70)	6(20)	3(10)
(b) Procedures	20(67)	5(17)	5(16)
(c) Location of the bank	14(47)	13(43)	3(10)
(d) Communication	3(10)	7(23)	20(67)
(e) Supervision	6(20)	12(40)	12(40)
(f) Modernization	12(40)	11(37)	7(23)
Total	76(42)	54(30)	50(28)

Source: Survey

TABLE 3: COMPARISON OF SERVICES OF PSBs WITH THOSE OF PSIBs/FBs

No. of responses (percentage)								
(a) Do you deal with PSIBs/FBs			Yes - 26 (87)			No - 4 (13)		
(b) If Yes, how do you compare the services of these banks with those of PSIBs/FBs			Far better		Better	Same	Poor	
(c) What are the factors, you think, contribute to the better service in PSIBs/FBs :			20(77)		6(23)	Nil	Nil	
Particulars	Rank - I (Score)	Rank - II (Score)	Rank - III (Score)	Rank - IV (Score)	Rank - V (Score)	Total Score	Overall Rank	
(i) Disciplined Management	5(25)	6(24)	7(21)	8(16)	2(2)	88	2	
(ii) Professionalism	8(40)	9(36)	4(12)	3(6)	2(2)	96	1	
(iii) Technology	7(35)	6(24)	5(15)	4(8)	4(4)	86	3	
(iv) Higher Return on Deposits	7(35)	4(16)	5(15)	7(14)	8(8)	88	5	
(v) More Cooperative	6(30)	5(20)	4(12)	4(8)	7(7)	77	4	

Source: Survey

TABLE 4: CUSTOMER GUIDANCE, REDRESSAL OF GRIEVANCES AND SPECIALIZED BRANCHES

Particulars	No. of responses (percentage)	
	Yes	No
1 (a) Do you interact with your bank regularly	24(80)	6(20)
(b) If Yes, do the bank respond positively	20(83)	4(17)
2 Do you get necessary information and guidance from the banks	26(87)	4(13)
3 Does your organisation keep itself informed of the latest changes in RBI/GOI guidelines/exchange control rules relating to exports	25(83)	5(17)
4 (a) Is there any effective machinery for redressal of grievances in banks	23(77)	7(23)
(b) If Yes, do you make use of them	20(87)	3(13)
(c) If Yes, do the problems get sorted out promptly	15(75)	5(25)
5 (a) Do the banks in your area have specialized branches to deal in foreign trade		30(100)
(b) If No, do you think that such specialized branches would provide better services	28(93)	2(7)

Source: Survey

TABLE 5: PROCESSING OF APPLICATION FORMS AND SANCTIONING OF LOANS

		No. of responses (percentage)		
(1)	Do the banks help in filing up application forms	Yes - 21 (70)		No - 9 (30)
(2)	What is the general attitude of bankers when an application for loan is made	Very cooperative	Cooperative	Discouraging
		18(60)	8(27)	4(13)
(3) (a)	Are the application forms for loans exhaustive enough to seek all the information from the applicant at the first instance	Yes		No
		18(60)		12(40)
(b)	Are the facilities sanctioned need based	25(83)		5(17)
(c)	If the loan sanctioned is less than requirements, what is the approximate credit gap (in percentage)	(0-10%)	(10-20%)	(above 20%)
		16(53)	9(30)	5(17)
(4)	Are the clarifications with respect to loan taken in one go or in piecemeal	(in one go) 27(90)		(in piecemeal) 3(10)
(5) (a)	Do you think that the banks delay in the sanction of various facilities	Yes	Sometimes	No
		14(47)	10 (33)	6(20)
(b)	If Yes, are these do to (Please tick)			
	(i) Unhelpful attitude of the staff	4(28)		
	(ii) Delay in supplying data by customers	3(21)		
	(iii) Complicated proposal	2(14)		
	(iv) Procedural rigidities	5(36)		

Source: Survey

TABLE 6: COLLECTION PROCEDURE OF PSBs

		No. of responses (Percentage)	
		Yes	No
(1)	Does your bank intimate you about the receipt of sales proceeds from FBs	20(67)	10(33)
(2)	Do the banks delay in negotiation of documents	6(20)	24(80)
(3)	Do the banks take up with the FBs the matter regarding delay in reimbursement of proceeds to your satisfaction	27(90)	3(10)
(4) (a)	Do you think that the bank's procedures can be simplified without exposing them to any risk	12(40)	18(60)
(b)	If Yes, in which of the following ways		
	(i) Decentralization	8(67)	-
	(ii) Bid bond and guarantees be sent directly	4(33)	-

Source: Survey

TABLE 7: SUGGESTIONS FOR IMPROVING SERVICE TO EXPORTERS

										Ranks (Score)	
		Rank - I	Rank - II	Rank - III	Rank - IV	Rank - V	Rank - VI	Rank -VII	Rank - VIII	Total Score	Overall Rank
Please rate the following suggestions for improving service to exporters :											
(a)	Customers education and counselling	6(42)	4(24)	4(20)	5(20)	4(12)	3(6)	2(2)	6 (6)	126	4
(b)	Personalized service/door step service	8(56)	10(60)	2(10)	5(20)	2(4)	2(4)	1(1)	4 (4)	155	2
(c)	Gearing up grievances settling machinery	6(42)	4(24)	2(10)	4(16)	3(9)	4(8)	7(7)	2 (2)	110	7
(d)	Mechanization and automation	7(49)	4(24)	3(15)	2(8)	2(6)	6(12)	6(6)	6 (6)	120	6
(e)	Simplification of Rules, Formats, etc.	10(70)	12(72)	20(10)	2(8)	1(3)	1(2)	2(2)	2 (2)	167	1
(f)	Staff training	2(14)	6(36)	5(25)	5(20)	5(15)	5(10)	3(3)	4 (4)	123	5
(g)	Making working days/hours more flexible	9(63)	4(24)	5(25)	6(24)	1(3)	2(4)	3(3)	3 (3)	146	3

Source: Survey

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