



CUSTOMER PERCEPTIONS ON SERVICE QUALITY OF THE TELANGANA GRAMEENA BANK

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Abstract

In a developing country like India, the rural economy is the life breath of national economic development. Economic development and progress of India really mean reconstruction and a revival of the rural economy. It is perceived that the rural poor have not been benefited in proportion to their number or to their needs from the various programmes of rural development. The basic problem that rural poor facing is insufficiency of funds to carry out production activities. Eradication of rural poverty depends to large extent on the availability of credit facilities. The Telangana Grameena bank is playing a pivotal role in extending credit facilities in rural economy. In view of the role of the Telangana Grameena Bank-TGB, this study is intended to study the performance of the bank from the perception of its customers towards various credit services that the bank provides by collecting primary data from the customers by using a structured schedule. It is concluded that the customers from rural base treating the bank as their guide, friend and philosopher in their day to day life.

Key Words: Customer, perceptions, service, quality, Grameena

INTRODUCTION

In a developing country like India, the rural economy is the life breath of national economic development. When the rural sector fails, the effects on the national economy are far reaching and damaging, in the case of India, with peculiar social, economic and geographical factors, rural sectors pose both a challenge and a threat to the stability of the national development.

In India, it is generally believed that the rural poor have not been benefited in proportion to their number or to their needs from the various programmes of rural development. The rural poor include small and marginal farmers, landless laborers and rural artisans. Landless laborers constitute a major portion of the rural work force. The basic problem of the rural poor facing is the insufficiency of funds to meet the minimum expenditure in carrying out production activities. Hence, majority of poor households, survive in a state of poverty. Eradication of rural poverty depends to large extent on the availability of credit facilities. Hence, credit plays a pivotal role in the life of the rural poor. Rural banks have been playing a significant role in extending credit facilities to rural sector and the Telangana Grameena bank is playing a pivotal role in extending credit facilities' to people who are getting livelihood in farm and Non- farm activities in rural economy. In view of the role played by the Telangana Grameena Bank, this study is intended to study the performance of the bank from the perception of its customers towards various credit services that the bank provides.

METHODOLOGY AND DATA COLLECTION

The present study makes use of primary data only. The study focused on perception of customers to the specific areas like Deposit performance of bank, Lending scheme performance of bank, Repayment of credit and advances on Performance of Telangana Grameena Bank impact of Regional Rural Banks on the life of the rural folk.

Objectives of study

The present study is conducted with following objectives

1. To study the perceptions of customers on Deposits Performance of the Bank.
2. To find the perception of customers on lending activities of Bank.
3. To reveals the perception of customers on Repayment of advances of bank.

Size of the sample

The present study is empirical in nature. All offices of TGB in the five districts viz., Adilabad, Karimnagar, Nizamabad, Ranga Reddy and Hyderabad constitute the universe of the study. There were 427 offices including area offices and head office to TGB as on 31st March 2023. Of these 65 offices were selected at random selected from the five districts. In total 438 customers were randomly selected from these 65 offices-Adilabad 127, Karimnagar 115, Nizamabad 76, Ranga Reddy 88 and Hyderabad 32.

Sampling Technique

Convenience sampling Techniques are adopted to select the respondents.

Hypothesis of the Study

In line with objectives, the following hypotheses are set for the study:

1. There is no statically significant difference between the opinions of respondents from different districts on reason for preference to deposits in the bank.
2. There is no significant association between the districts and their opinions on aware of the various lending schemes of the bank.
3. There is no significant association between the perception of respondents of operational districts and their satisfaction levels on grade loan schemes.

TOOLS OF DATA ANALYSIS

The data analyzed with help of the statistical techniques like SPSS packages, percentages, and Chi-square test etc.

Data Analysis

The present study analyzed the Perception of Customers revealed with regard to Deposit performance, Lending scheme performance, Repayment of credit and advances of the Telangana Grameena Bank in following tables.

I. Deposit Performance of Bank

For assessing the banking traits of customers of the TGB, variables viz., type of accounts and reasons for deposits in the bank.

a. Type of Accounts at the Bank of Customers

Table 1
Perceptions of Customers on Type of Accounts at the Bank

Districts	No. & %	Types of Account				
		Savings Account	Current Account	Recurring Account	Fixed deposit account	Total
Adilabad	No.	70	14	14	29	127
	%	(55.10)	(11.00)	(11.00)	(22.80)	(100.00)
Karimnagar	No.	72	15	14	14	115
	%	(62.60)	(13.00)	(12.20)	(12.20)	(100.00)
Nizamabad	No.	30	16	14	16	76
	%	(39.50)	(21.10)	(18.40)	(21.10)	(100.00)
Ranga Reddy	No.	44	15	15	14	88
	%	(50.00)	(17.00)	(17.00)	(15.90)	(100.00)
Hyderabad	No.	32	0	0	0	32
	%	(100.00)	(0.00)	(0.00)	(0.00)	(100.00)
Total	No.	248	60	57	73	438
	%	(56.60)	(13.70)	(13.00)	(16.70)	(100.00)

Source: Compiled from questionnaire

The following table 1 reveals the types of deposits accounts with the bank. Out of the total costumers surveyed about 30 percent of costumers are having term deposit accounts with the bank. It shows the bank could mobilize funds from less number of customers in the form of term deposits.

b. Reasons for Depositing with the Bank

It can be concluded that the customers were depositing their money with the banks, due to convenience reasons than other reasons.

Table 2
Perception of Customers on Reasons for Depositing in the Bank

Districts	No. & %	Reasons					Total
		Easy withdrawal norms	Convenience	High interest rate	Security deposits	Personal relations with bank officials	
Adilabad	No.	14	70	14	29	0	127
	%	(11.00)	(55.10)	(11.00)	(22.80)	(0.00)	(100.00)
Karimnagar	No.	15	57	29	14	0	115
	%	(13.00)	(49.60)	(25.20)	(12.20)	(0.00)	(100.00)
Nizamabad	No.	16	30	0	14	16	76
	%	(21.10)	(39.50)	(0.00)	(18.40)	(1.10)	(100.00)
Ranga Reddy	No.	15	44	15	14	0	88
	%	(17.00)	(50.00)	(17.00)	(15.90)	(90.00)	(100.00)
Hyderabad	No.	0	16	16	0	0	32
	%	(0.00)	(50.00)	(50.00)	(0.00)	(0.00)	(100.00)
Total	No.	60	217	74	71	16	438
	%	(13.70)	(49.500)	(16.90)	(16.20)	(3.70)	(100.00)

Source: Compiled from questionnaire

In order to test whether there is any significant association within the perception of respondent customers of operational district of the bank and their one reason for preference to deposits in the bank, the chi-square test is applied the test of hypothesis which is formulated as follows:-

H₀: There is no significant association between the districts and their opinions on reason for preference to deposits in the bank.

Table 3
Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-square	138.291 ^a	16	.000
a. 6 cells (24.0%) have expected count less than 5. The minimum expected count is 1.17			

Source: Data Analysis

As per table, Chi square test applied on the states to test H_0 = there is no statically significant difference between the opinions of respondents from different districts on reason for preference to deposits in the bank. The chi square value 138.291 and $P=0.00$ and alpha value is 0.05 states that P value is less than alpha value. Hence the null hypothesis is rejected. So, it can be concluded that there exists difference in the perceptions of customer on reason for preference to deposits in the bank is not depending on districts.

II. Performance of Bank based on its Lending Scheme

Perception of customers studied on lending scheme performance bank in terms of Level of Awareness about Lending Schemes of Bank, Sufficiency of Loan Amount, Use the Loan for the Purpose Sanctioned, Difficulties in Getting the Loan, Sanction of Loan Amount at Once or Installments, Timely Sanction of Loan, Reasons for not Sanction of Loan on Time and Customers Rating on Loan Schemes of Telangana Grameena Bank etc.,

a. Level of Awareness of Lending Schemes

Details of customer awareness on various lending schemes of the bank are presented in the table 4.

Table 4

Distribution of Respondent Customer based on Level of Awareness about Lending Schemes of Bank

Districts	No. & %	Awareness				Total
		Not aware of any	somewhat aware	Partly aware	Fully aware	
Adilabad	No.	14	43	42	28	127
	%	(11.00)	(33.90)	(33.10)	(22.00)	(100.00)
Karimnagar	No.	14	29	43	29	115
	%	(12.20)	(25.20)	(37.40)	(25.20)	(100.00)
Nizamabad	No.	14	16	30	16	76
	%	(18.40)	(21.10)	(39.50)	(21.10)	(100.00)
Ranga Reddy	No.	14	0	15	59	88
	%	(15.90)	(0.00)	(17.00)	(67.00)	(100.00)
Hyderabad	No.	0	0	16	16	32
	%	(0.00)	(0.00)	(50.00)	(50.00)	(100.00)
Total	No.	56	88	146	148	438
	%	(12.80)	(20.10)	(33.30)	(33.80)	(100.00)

Source: Compiled from questionnaire

More than a third of customers are well aware of the schemes while the majority knows partially about lending schemes.

In order to test whether there is any significant association within the perception of respondent customers of operational district of the bank and their aware of the various lending schemes of the bank, the chi-square test is applied the test of hypothesis which is formulated as follows:

H0: There is no significant association between the districts and their opinions on aware of the various lending schemes of the bank.

Table 5
Chi-Square Test

	Value	Df	Asymp. Sig (2-sided)
Pearson Chi-Square	98.346 ^a	12	.000
a. 1 Cells (5.0%) have expected count less than 5. The minimum expected count is 4.09.			

As shown in the table that, Chi square test applied on the states to test H0 = there is no significant difference between the opinions of respondents from different districts on aware of the various lending schemes of the bank. The chi square value 98.346 and P=0.00 and alpha value is 0.05 states that P value is less than alpha value. Hence the null hypothesis is rejected. So, it can be concluded that there exists difference in the perceptions of customer on aware of the various lending schemes of the bank is not depending on districts.

b. Sufficiency of Loan Amount for the Purpose which was Applied

The respondents were asked whether the loan sanctioned by Telangana Grameena Bank was sufficient. The perceptions of the costumers in this regard are presented in the Table 6. Majority customers opined loan given was sufficient.

Table 6

Customers Perception on Sufficiency of Loan Amount

Districts	No. & %	Opinion		
		Yes	No	Total
Adilabad	No.	71	56	127
	%	(55.90)	(44.10)	(100.00)
Karimnagar	No.	72	43	115
	%	(62.60)	(37.40)	(100.00)
Nizamabad	No.	46	30	76
	%	(60.50)	(39.50)	(100.00)
Ranga Reddy	No.	59	29	88
	%	(67.00)	(33.00)	(100.00)
Hyderabad	No.	16	16	32
	%	(50.00)	(50.00)	(100.00)
Total	No.	264	174	438
	%	(60.30)	(39.70)	(100.00)

Source: Compiled from questionnaire

c. Use of the Loan as per Purpose

The rate of recovery of loans is influenced by the purpose for which the loan sanctioned was utilized. The perception of borrowers on utilization of loan is presented in Table 7.

Table 7
Perception of Customers on Use the Loan for the Purpose Sanctioned

Districts	No. & %	Opinions		
		Yes	No	Total
Adilabad	No.	113	14	127
	%	(89.00)	(11.00)	(100.00)
Karimnagar	No.	100	15	115
	%	(87.00)	(13.00)	(100.00)
Nizamabad	No.	62	14	76
	%	(81.60)	(18.40)	(100.00)
Ranga Reddy	No.	73	15	88
	%	(83.00)	(17.00)	(100.00)
Hyderabad	No.	16	16	32
	%	(50.00)	(50.00)	(100.00)
Total	No.	364	74	438
	%	(83.10)	(16.90)	(100.00)

Source: Compiled from questionnaire

It is concluded from the table that they have utilized sanctioned loan for productive purposes.

d. Difficulties faced by Customers in Getting Loan

This study attempted to elicit the perception of customers on difficulties in getting the loan from the bank. The perceptions of customers are presented in the Table 8.

It appears from the above analysis that indifferent attitude of personnel of bank is the main difficulty the customers face in getting loan sanctioned which is a matter of concern in achieving the objective of financial inclusion.

Table 8
Respondents' Perception on Difficulties in Getting the Loan

Districts	No. & %	Difficulties in Getting the Loan				Total
		Delay in processing	Indifferent of Personal	Difficulty in providing security	Others	
Adilabad	No.	43	70	14	0	127
	%	(33.90)	(55.10)	(11.00)	(0.00)	(100.00)
Karimnagar	No.	15	57	15	28	115
	%	(13.00)	(49.60)	(13.00)	(24.30)	(100.00)
Nizamabad	No.	0	30	0	46	76
	%	(0.00)	(39.50)	(0.00)	(60.50)	(100.00)
Ranga Reddy	No.	0	29	29	30	88
	%	(0.00)	(33.00)	(33.00)	(34.10)	(100.00)
Hyderabad	No.	0	32	0	0	32
	%	(0.00)	(100.00)	(0.00)	(0.00)	(100.00)
Total	No.	58	218	58	104	438
	%	(13.20)	(49.80)	(13.20)	(23.70)	(100.00)

Source: Compiled from questionnaire

e. Loan Amount at Once or Installments

Table 9
Customer Perception towards Sanction of Loan Amount at Once or Installments

Districts	No. & %	At Once Or Installments		
		At once	Installment	Total
Adilabad	No.	113	14	127
	%	(89.00)	(11.00)	(100.00)
Karimnagar	No.	115	0	115
	%	(100.00)	(0.00)	(100.00)
Nizamabad	No.	76	0	76
	%	(100.00)	(0.00)	(100.00)
Ranga Reddy	No.	88	0	88
	%	(100.00)	(0.00)	(100.00)
Hyderabad	No.	32	0	32
	%	(100.00)	(0.00)	(100.00)
Total	No.	424	14	438
	%	(96.80)	(3.20)	(100.00)

Source: Compiled from questionnaire

Banks, generally, sanctions loan to customers at once. Sometimes they also sanction loans in installments depending upon stage of project completion by the customers. When the customers were asked whether bank sanctioned loan amount at once or in installments, majority of them expressed the loan was sanctioned by bank at once barring a few customers. Table 9 presents that the perceptions of customers that almost all customers got loan at once in every district thereby the purpose of loan was served.

f. Timely Sanction of Loan by the Bank

Table 10
Customer Perception on Timely Sanction of Loan

Districts	No. & %	Opinions		
		Yes	No	Total
Adilabad	No.	70	57	127
	%	(55.10)	(44.90)	(100.00)
Karimnagar	No.	101	14	115
	%	(87.80)	(12.20)	(100.00)
Nizamabad	No.	60	16	76
	%	(78.90)	(21.10)	(100.00)
Ranga Reddy	No.	44	44	88
	%	(50.00)	(50.00)	(100.00)
Hyderabad	No.	32	0	32
	%	(100.00)	(0.00)	(100.00)
Total	No.	307	131	438
	%	(70.10)	(29.90)	(100.00)

Source: Compiled from questionnaire

The perception of customers Timely Loan Sanction by the bank is presented in the Table 10. The above table reveals that, 70 percent of customers got loans on time by the bank, barring a few customers who could not get their loan on time because of certain technicalities.

g. The Reasons for not Sanction of Loan on Time

The perception of customers on the reasons for untimely sanction of the loan is presented in the Table 11.

Table 11
Perception of Customers on the Reasons for not Sanction of Loan on Time

Districts	No. & %	Reasons				Total
		Delay in processing	Not paid margin money	Not produce surety	Not paid on old loan	
Adilabad	No.	28	29	56	14	127
	%	(22.00)	(22.80)	(44.10)	(11.00)	(100.00)
Karimnagar	No.	0	29	72	14	115
	%	(0.00)	(25.20)	(62.60)	(12.20)	(100.00)
Nizamabad	No.	0	0	60	16	76
	%	(0.00)	(0.00)	(78.90)	(21.10)	(100.00)
Ranga Reddy	No.	0	0	73	15	88
	%	(0.00)	(0.00)	(83.00)	(17.00)	(100.00)
Hyderabad	No.	32	0	0	0	32
	%	(100.00)	(0.00)	(0.00)	(0.00)	(100.00)
Total	No.	60	58	261	59	438
	%	(13.70)	(13.20)	(59.60)	(13.50)	(100.00)

Source: Compiled from questionnaire

It can be inferred from the table that, 87 percent of customers are not getting loans on time due to lapses from their side. It shows bank's adherence to one of the basic principles safety for the loan granted. At the same time there is also lapse on banks side in case of 13 percent of customers in processing and sanctioning loans on time may be because of shortage of bank personnel. Thus it can be concluded that majority of the customers who did not get the loan because of their fault.

h. Customers Rating on Different Loan Schemes of the Bank

Table 12
Perception of Customers on Customers Rating on Loan Schemes of Telangana Grameena Bank

Districts	No. & %	Ratings			Total
		Reasonably Good	Good	Very Good	
Adilabad	No.	28	85	14	127
	%	(22.00)	(66.90)	(11.00)	(100.00)
Karimnagar	No.	29	57	29	115
	%	(25.20)	(49.60)	(25.20)	(100.00)
Nizamabad	No.	46	30	0	76
	%	(60.50)	(39.50)	(0.00)	(100.00)
Ranga Reddy	No.	29	44	15	88
	%	(33.00)	(50.00)	(17.00)	(100.00)
Hyderabad	No.	16	16	0	32
	%	(50.00)	(50.00)	(0.00)	(100.00)
Total	No.	148	232	58	438
	%	(33.80)	(53.00)	(13.20)	(100.00)

Source: Compiled from questionnaire

Customers for asked for rating on loan schemes launched by Telangana Grameena Bank. The perception of customers on different loan schemes of the bank is presented in the Table 10. It follows from the table that 53 % customers rated different loan schemes of the bank as good and 13% as very good.

In order to test whether there is any significant association within the perception of respondent customers of operational district of the bank and their satisfaction levels on rating loan schemes, the chi-square test is applied the test of hypothesis which is formulated as follows:-

H₀: There is no significant association between the perception of respondents of operational districts and their satisfaction levels on grade loan schemes.

Table 13
Chi- Square Test

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-square	62.195 ^a	8	.000
a. 1 cell (6.7%) has expected count less than 5. The minimum expected count is 4.24.			

Chi square test applied on the states to test H₀ = there is no significant difference between the opinions of respondents from different districts on customers rating on loan schemes of the bank. The chi square value 62.195 and P=0.00 and alpha value is 0.05 states that P value is less than alpha value. Hence the null hypothesis is rejected. So,

it can be concluded that there exists difference in the perceptions of customer on customers rating on loan schemes of the bank is not depending on districts.

III. Repayment of Credit and Advances of Customers

In this section regularity in payment of loan installments, Default Period, Bank Notices to Customers on Repayment of a Loan, Steps taken for the Timely Repayment of the Loan, Reasons for Inefficient Functioning of The Bank are analyzed. An attempt also has been made to elicit opinions of the customers on the regularity in payment of loan installment. The above table reveals that the opinions of the customers in this regard. Out of 438 respondents, 323 respondent customers (73 percent) said that they pay loan installments regularly. While 115 respondents 26.3 percent expressed that they do not pay loan installment regularly. Thus it is recommended that measures are to be taken to ensure the regularity of payments in case of 27 percent of customers.

a. Regularity in Payment of Loan Installments

Table 14
Perception of Customers on District wise Regularity in Payment of Loan Installments

Districts	No. & %	Opinions		
		Yes	No	Total
Adilabad	No.	85	42	127
	%	(66.90)	(33.10)	(100.00)
Karimnagar	No.	87	28	115
	%	(75.70)	(24.30)	(100.00)
Nizamabad	No.	60	16	76
	%	(78.90)	(21.10)	(100.00)
Ranga Reddy	No.	59	29	88
	%	(67.00)	(33.00)	(100.00)
Hyderabad	No.	32	0	32
	%	(100.00)	(0.0)	(100.00)
Total	No.	323	115	438
	%	(73.70)	(26.3)	(100.00)

Source: Compiled from questionnaire

b. Default Period

Customers may suffer from crop failure, low yield crop, prevailing drought conditions, thereby they will be at their default in for the repayment loans.

Sometimes the default period vary from one year to four years and the bank will have to wait for both interest and principal amount for such a long period the perception of customers on default period is presented in the Table 15. As per the details in the table 15, the period of defaulting extends to less than one year in case of 40 percent of customers, 1-2 years in case of 36 percent of customers and 3-4 years for 10 percent of customers and above 4 years in case of 13 percent respondents.

Table 15
Perception of Customers on Default Period

Districts	No. & %	Default Period				Total
		< 1 yr	1-2 yrs	3-4 yrs	> 4 yrs	
Adilabad	No.	56	42	0	29	127
	%	(44.10)	(33.10)	(0.00)	(22.80)	(100.00)
Karimnagar	No.	14	57	15	29	115
	%	(12.20)	(49.60)	(13.00)	(25.20)	(100.00)
Nizamabad	No.	46	30	0	0	76
	%	(60.50)	(39.50)	(0.00)	(0.00)	(100.00)
Ranga Reddy	No.	44	15	29	0	88
	%	(50.00)	(17.00)	(33.00)	(0.00)	(100.00)
Hyderabad	No.	16	16	0	0	32
	%	(50.00)	(50.00)	(0.00)	(0.00)	(100.00)
Total	No.	176	160	44	58	438
	%	(40.20)	(36.50)	(10.00)	(13.20)	(100.00)

Source: Compiled from questionnaire

c. Bank Notice to Customers on Repayment of Loan

Table 16

Customers Perception on Bank Notices to Customers on Repayment of a Loan

Districts	No. & %	Opinions		
		Yes	No	Total
Adilabad	No.	99	28	127
	%	(78.00)	(22.00)	(100.00)
Karimnagar	No.	115	0	115
	%	(100.00)	(0.00)	(100.00)
Nizamabad	No.	60	16	76
	%	(78.90)	(21.10)	(100.00)
Ranga Reddy	No.	73	15	88
	%	(83.00)	(17.00)	(100.00)
Hyderabad	No.	32	0	32
	%	(100.00)	(0.00)	(100.00)
Total	No.	379	59	438
	%	(86.50)	(13.50)	(100.00)

Source: Compiled from questionnaire

Banks issues notice to the customers for payment of installments of loan. Table14 presents information on the issuance of notices to customers for payment of installments. As per table 16, it can be seen that, notices are being issue to 86 percent of customers for payment of installment amount. This reveals that bank is alerting the borrowers on the payment of installments and thereby avoiding defaulters.

d. The Steps for the Timely Repayment of the Loan

Telangana Grameena Bank takes steps for the timely repayment of the loan in the form of appointing collecting agents, issuing frequent reminders, lowering penal interest, sending official visits and contacting through phones to the place of customers. The perception of customers on the Steps taken by bank for the Timely Repayment of the Loan is presented in the Table 17.

Table 17
Perception of Customers on the Steps for the Timely Repayment of the Loan

Districts	No. & %	Steps of bank on timely repayment					Total
		Collection agents	Frequent reminders	Lowering penal interest	Frequent official visit	Contact through phone	
Adilabad	No.	29	42	0	14	42	127
	%	(22.80)	(33.10)	(0.00)	(11.00)	(33.10)	(100.00)
Karimnagar	No.	0	72	29	0	14	115
	%	(0.00)	(62.60)	(25.20)	(0.00)	(12.20)	(100.00)
Nizamabad	No.	0	16	14	14	32	76
	%	(0.00)	(21.10)	(18.40)	(18.40)	(42.10)	(100.00)
Ranga Reddy	No.	15	29	14	15	15	88
	%	(17.00)	(33.00)	(15.90)	(17.00)	(17.00)	(100.00)
Hyderabad	No.	0	32	0	0	0	32
	%	0.00	(100.00)	(0.00)	(0.00)	(0.00)	(100.00)
Total	No.	44	191	57	43	103	438
	%	10.00	(43.60)	(13.00)	(9.80)	(23.50)	(100.00)

Source: Compiled from questionnaire

According to the table 17, it is observed that, 10 percent of customers opined that collection agents were appointed for recovery of loans. 43 percent of total customers said that bank sends frequent reminders. 100 percent of respondents of Hyderabad district said that they receive frequent reminders from the bank. 13 percent of respondents opined that lowering percent interest an incentive. 23 percent of customers opined that bank contacts them through phone shows the significance of communication technology that the bank utilizes. Frequent visits by officials also an important step by bank on recovery of loans.

e. Contacts for Recovery of Loan

Table 18
Perception of Customers on Bank Contacts for Recovery of Loan

Districts	No. & %	Contacts for Recovery				Total
		Never	Only once	Twice	More than three times	
Adilabad	No.	56	43	14	14	127
	%	(44.10)	(33.90)	(11.00)	(11.00)	(100.00)
Karimnagar	No.	29	15	28	43	115
	%	(25.20)	(13.00)	(24.30)	(37.40)	(100.00)
Nizamabad	No.	76	0	0	0	76
	%	(100.00)	(0.00)	(0.00)	(0.00)	(100.00)
Ranga Reddy	No.	59	29	0	0	88
	%	(67.00)	(33.00)	(0.00)	(0.00)	(100.00)
Hyderabad	No.	0	16	0	16	32
	%	(0.00)	(50.00)	(0.00)	(50.00)	(100.00)
Total	No.	220	103	42	73	438
	%	(50.20)	(23.50)	(9.60)	(16.70)	(100.00)

Source: Compiled from questionnaire

Telangana Grameena Bank, like other commercial banks, contacts the customers in order to recover loans from them. The perception of customers on TGB contacts for recovery of loan is presented in the Table 18. It can be concluded that the bank had contacts with its customers for recovery of loan for the name sake. Thus it is suggested that the bank should have frequent contacts for speedy recovery of loans.

f. Reasons for Inefficient Functioning of the Bank

The perception of customers on the functioning of the bank is presented in the Table 19. Customers, often express about the functioning of the bank in terms of fatigue viz., fraudulent staff, the distance place of the bank, improper location the branch etc. The table 19 reveals that, out of 438 respondent customers, 37.40 percent and 33.10 percent respondents expressed that the bank is functioning inefficiently in terms of distant place of the bank, improper location the branch respectively. Thus, it can be suggested that the TGB should locate and establish its branch to the convenience of the customers.

Table 19
Perception of Customers on Reasons for Inefficient Functioning of The Bank

Districts	No. & %	Reasons				Total
		Fraudulent staff	The longest distance of the bank	Improper location of the branch	Any Others	
Adilabad	No.	28	28	57	14	127
	%	(22.00)	(22.00)	(44.90)	(11.00)	(100.00)
Karimnagar	No.	29	43	29	14	115
	%	(25.20)	(37.40)	(25.20)	(12.20)	(100.00)
Nizamabad	No.	16	32	14	14	76
	%	(21.10)	(42.10)	(18.40)	(18.40)	(100.00)
Ranga Reddy	No.	14	45	29	0	88
	%	(15.90)	(51.10)	(33.00)	(0.00)	(100.00)
Hyderabad	No.	0	16	16	0	32
	%	(0.00)	(50.00)	(50.00)	(0.00)	(100.00)
Total	No.	87	164	145	42	438
	%	(19.90)	(37.40)	(33.10)	(9.60)	(100.00)

Source: Compiled from questionnaire

IV. Customers Ratings on the overall performance of the bank

Table 20

Perception of Customers on Customers Ratings of the Bank

Districts	No. & %	Ratings				
		Not Good	Reasonably Good	Good	Very Good	Total
Adilabad	No.	14	14	57	42	127
	%	(11.00)	(11.00)	(44.90)	(33.10)	(100.00)
Karimnagar	No.	15	14	58	28	115
	%	(13.00)	(12.20)	(50.40)	(24.30)	(100.00)
Nizamabad	No.	0	14	48	14	76
	%	(0.00)	(18.40)	(63.20)	(18.40)	(100.00)
Ranga Reddy	No.	15	14	30	29	88
	%	(17.00)	(15.90)	(34.10)	(33.00)	(100.00)
Hyderabad	No.	0	0	32	0	32
	%	(0.00)	(0.00)	(100.00)	(0.00)	(100.00)
Total	No.	44	56	225	113	438
	%	(10.00)	(12.80)	(51.40)	(25.80)	(100.00)

Source: Compiled from questionnaire

At the end Customers were asked to rate the overall performance of the bank on the services in comparison with financial institutions, using rating indicators like not good, reasonably good, good and very good.

The table reveals 20 that, out 438 respondents, 77.20 percent of respondents rated Telangana Grameena Bank as good when compared to other financial institutions, because it might be more acquainted the rural folk. Thus it can be concluded that the customers from rural base treating the bank as their guide, friend and philosopher in their day to day life.

Conclusion of the Study

It can be concluded that from data analysis the performance in collecting deposits, extending credit facilities, loan recovery and credit awareness among customers is satisfactory. Customers have utilized sanctioned loan for productive purposes. But it is not up to the desirable level. The bank could mobilize funds from less number of customers in the form of term deposits. Majority customers know partially about lending schemes. Majority of the customers did not get the loan because of indifferent attitude bank personnel. Despite some lapses, the customers from rural base treating the bank as their guide, friend and philosopher in their day to day life.

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