

Vol 6 Issue 12 Sept 2017

ISSN No : 2249-894X

*Monthly Multidisciplinary
Research Journal*

*Review Of
Research Journal*

Chief Editors

Ashok Yakkaldevi
A R Burla College, India

Ecaterina Patrascu
Spiru Haret University, Bucharest

Kamani Perera
Regional Centre For Strategic Studies,
Sri Lanka

Review Of Research Journal is a multidisciplinary research journal, published monthly in English, Hindi & Marathi Language. All research papers submitted to the journal will be double - blind peer reviewed referred by members of the editorial Board readers will include investigator in universities, research institutes government and industry with research interest in the general subjects.

Regional Editor

Dr. T. Manichander

Advisory Board

Kamani Perera Regional Centre For Strategic Studies, Sri Lanka	Delia Serbescu Spiru Haret University, Bucharest, Romania	Mabel Miao Center for China and Globalization, China
Ecaterina Patrascu Spiru Haret University, Bucharest	Xiaohua Yang University of San Francisco, San Francisco	Ruth Wolf University Walla, Israel
Fabricio Moraes de Almeida Federal University of Rondonia, Brazil	Karina Xavier Massachusetts Institute of Technology (MIT), USA	Jie Hao University of Sydney, Australia
Anna Maria Constantinovici AL. I. Cuza University, Romania	May Hongmei Gao Kennesaw State University, USA	Pei-Shan Kao Andrea University of Essex, United Kingdom
Romona Mihaila Spiru Haret University, Romania	Marc Fetscherin Rollins College, USA	Loredana Bosca Spiru Haret University, Romania
	Liu Chen Beijing Foreign Studies University, China	Ilie Pinteau Spiru Haret University, Romania
Mahdi Moharrampour Islamic Azad University buinzahra Branch, Qazvin, Iran	Nimita Khanna Director, Isara Institute of Management, New Delhi	Govind P. Shinde Bharati Vidyapeeth School of Distance Education Center, Navi Mumbai
Titus Pop PhD, Partium Christian University, Oradea, Romania	Salve R. N. Department of Sociology, Shivaji University, Kolhapur	Sonal Singh Vikram University, Ujjain
J. K. VIJAYAKUMAR King Abdullah University of Science & Technology, Saudi Arabia.	P. Malyadri Government Degree College, Tandur, A.P.	Jayashree Patil-Dake MBA Department of Badruka College Commerce and Arts Post Graduate Centre (BCCAPGC), Kachiguda, Hyderabad
George - Calin SERITAN Postdoctoral Researcher Faculty of Philosophy and Socio-Political Sciences Al. I. Cuza University, Iasi	S. D. Sindkhedkar PSGVP Mandal's Arts, Science and Commerce College, Shahada [M.S.]	Maj. Dr. S. Bakhtiar Choudhary Director, Hyderabad AP India.
REZA KAFIPOUR Shiraz University of Medical Sciences Shiraz, Iran	Anurag Misra DBS College, Kanpur	AR. SARAVANAKUMARALAGAPPA UNIVERSITY, KARAIKUDI, TN
Rajendra Shendge Director, B.C.U.D. Solapur University, Solapur	C. D. Balaji Panimalar Engineering College, Chennai	V.MAHALAKSHMI Dean, Panimalar Engineering College
Awadhesh Kumar Shirotriya	Bhavana vivek patole PhD, Elphinstone college mumbai-32	S.KANNAN Ph.D , Annamalai University
	Awadhesh Kumar Shirotriya Secretary, Play India Play (Trust), Meerut (U.P.)	Kanwar Dinesh Singh Dept.English, Government Postgraduate College , solan

More.....



A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT IN URBAN COOPERATIVE BANKS

K. Ravichandran¹ and Dr. S. Adaikala Charles²

¹Ph.D., Scholar , Department of Commerce, Raja Serfoji Government College (Autonomous) Thanjavur (TN)

²Assistant Professor & Research Advisor , Department of Commerce, Raja Serfoji Government College (Autonomous) Thanjavur (TN) .

ABSTRACT :

Cooperation is the universal instrument of creation, which means 'working together for common cause'. It is based on democratic and social life; also cooperation is a form of economic organization based on certain human values. The International Cooperative Alliance (ICA) has defined cooperation in the 'statement of cooperative identity 1995, "an autonomous association of persons united voluntarily to meet their common economic, social and cultural need and aspiration through a jointly owned and democratically controlled enterprise".



KEYWORDS : economic organization , Urban cooperative banks , International Cooperative Alliance .

INTRODUCTION

Urban cooperative banks are self-reliant and most vibrant institutions has been proved by their deposits and customers. Urban cooperative banks were traditionally centered around communities, localities, work place etc., lending to small borrowers and traders. The success and survival of urban cooperative banks depends on not only deposits and disbursement of loans but also the customers. Urban cooperative banks are usually incorporated under the Cooperative Societies Act 1904 and accorded a banking license by the Reserve Bank of India.

Customer Relationship Management (CRM) is a comprehensive approach for creating, maintaining and expanding relationship with the customers. Also, CRM is an integrated business strategy that places the customer at the centre of a business consciousness. It is a powerful management tool that can be used to exploit sales potential and maximize the value of the customer to the bank.

PROBLEM DEFINED

Urban cooperative banks play an important role in meeting the growing credit needs of customers from urban and semi-urban areas. The concept of customer relationship management need to make its impact in the banking scenario, particularly in urban cooperative banks. Customer satisfaction depends on the product perceived performance relating to buyer expectations.

Generally, banks have been guilty of five interpersonal sins, that have been caused tremendous irritation to customers; namely : inability to cross sell, long queues, poor service attitude, lack of information and lack of humility that prevent urban cooperative banks also maintain good customer relationship. Customer satisfaction depends on matching customer expectations and perception. But customers are aware of the standards which provide by the banker of urban cooperatives quality of services rendered. If the banks fail to offer their customer

relationship management strategy at least at par with the other banks, they lose their customers.

For the quality of banking services and the banker customer relationship exists in urban cooperative bank the following research questions framed :

- What is the perception of customers about urban cooperative banking services?
- Is the customers satisfied about their relationship with the urban cooperative bankers?
- Which factor contributes more towards the customer relationship among the selected urban cooperative banks?

Hence, the present study is undertaken to assess the customer relationship management in selected four urban cooperative banks.

OBJECTIVES OF THE STUDY

1. To examine and compare customers perception on customer relationship measures adopted by the urban cooperative banks.
2. To analyse and compare the performance of customer relationship management and their correlation relationship of the urban cooperative banks.

METHODOLOGY AND SAMPLING

The study is based on survey and descriptive analysis method. Both primary and secondary data were collected from the customers of the banks and audit reports and byelaws of the banks. For selection of sampling, first two districts Nagapattinam and Tiruvarur were selected by adopting purposive sampling procedure. Next selection of urban cooperative banks, all the two urban cooperative banks (Mayiladuthurai and Sirkali) was selected. In Thiruvarur, district among four urban cooperative banks, two urban cooperative banks (Tiruvarur and Mannargudi) were selected. Finally, from each urban cooperative banks, 60 customers were selected as respondents by using incidental sampling procedure. Hence, the total respondents is (60 x 4) 240.

DETAILS OF RESPONDENTS

S.No.	Banks	No. of Respondents
1.	Mayiladuthurai Urban Cooperative Bank	60
2.	Sirkali Urban Cooperative Bank	60
3.	Tiruvarur urban Cooperative Bank	60
4.	Mannargudi Urban Cooperative Bank	60
Total		240

FRAME WORK ANALYSIS

Two schedules were prepared, one for the bank and another one for the customers were used for the study. Questionnaire for members was prepare and it was used during the field survey. It contain statement with three part, namely; customer service in bank, attitudinal environment prevailing in banks and customer relationship management measures. Each statement has 5 point rating scale (Strong Agree, Agree, Neither Agree nor Disagree, Disagree and Strongly Disagree). Appropriate statistical tools were used for analysis, such as. Friedman Test, Correlation, Factor analysis, kendall W'test, mann-whiting U-test and Manova.

MAJOR FINDINGS

1. GENDER WISE DISTRIBUTION OF RESPONDENTS

The current trend is to give women an equal status and importance in society and encourage them to take up challenging and responsible assignments outside their homes. As a result of this, they are catching up with men in the different walks of life. In this context, it would be interesting to know the gender composition of the sample respondents.

The table 1 shows the gender-wise classification of bank customers, it was found that 67.70% of

respondents were male and the remaining 32.30% of respondents were female. A large number of the respondents were male. It is evident that, male members prefer bank account than the female members and they do more transactions.

2. TIME TAKEN FOR TRANSACTION

It is evident from the table 2 that in Tiruvarur area 30% of respondents said that the transaction takes minimum time, 30.80% of respondents feel that reasonable time took for transaction, 18.3% of respondents declared that more time took for transaction and 20.8% of respondents have no opinion on this. In Nagapattinam area 58.30% of respondents said that the transaction takes minimum time, 30.80% of respondents feel that reasonable time took for transaction, 5.80% of respondents declared that more time took for transaction and 5% of respondents have no opinion on this. In Mannargudi town area 59.20% of respondents said that the transaction takes minimum time, 30.80% of respondents feels that reasonable time took for transaction, 0% of respondents declared that more time took for transaction and 12% of respondents have no opinion on this. In Sirkali urban cooperative area 74.20% of respondents said the transaction takes minimum time, 25% of respondents feel that reasonable time took for transaction, 0% of respondents declared that more time took for transaction and 0.80% of respondents have no opinion on this.

It is evident from the table that Sirkali urban cooperative bank transactions were done comparatively lower than Tirupur urban bank, so, the time taken for a transaction was less than the Tiruvarur urban co-operative bank, because of the size and volume of the transaction.

3. LEVEL OF FREQUENCY ON CUSTOMER COMPLAINTS ADDRESSED

The frequency of customer complaints are dealt is analysed and presented in the table 3. It is clearly shows that the mannargudi urban cooperative bank, 0.83% of respondents responded on daily basis the customer complaints are addressed, 42.5% of respondents said once in 2 or 3 days, 15% of respondents said once in a week basis and 41.67% of respondents said once in a month basis the customer complaints are addressed. In Sirkali urban cooperative bank, 0% of respondents said on Daily basis the customer complaints are dealt, 4.17% of respondents once in 2 or 3 days basis 76.67% of respondents said once in a week and 19.17% of respondents said once in a month basis the customer complaints are addressed.

It is concluded that in Mayiladuthurai, Sirkali and Tiruvarur urban co-operative banks attended the customer complaints and solved their issues. It is created a cordinal relationship with the customers.

4. LEVEL OF FREQUENCY ON CUSTOMER COMPLAINTS ADDRESSED

It is interesting from the table 4 that all the banks under study were taken within 20 minutes for withdrawal of money by the customers. In Tiruvarur urban cooperative bank 83.33% of respondents respond that time taken to withdraw money from bank is less than 10 minutes, 60.83% of respondents 10-15 minutes and the rest 38.33% of respondents said 16-20 minutes will be taken to withdraw money from bank. In Mayiladuthurai urban cooperative bank area 83.33% of respondents said less than 10 minutes is enough to withdraw money from bank, 46.67% of respondents said 10-15 minutes will be taken to withdraw money from bank, 52.5% of respondents said 16-20 minutes will be taken to withdraw money from bank.

In Mannargudi urban cooperative bank it is surprised that no respondent said time taken to withdraw money from bank less than 10 minutes 58.33% of respondents said 10-15 minutes will be taken to withdraw money from bank and 41.67% of respondents said 16-20 minutes will be taken to withdraw money from bank. In Sirkali urban cooperative bank no respondent said time taken (o withdraw money from bank is less than 10 minutes, 35.83% of respondents said 10-15 minutes and 64.17% of respondents said 16- 20 minutes will be taken to withdraw money from bank.

The comparative analysis of the above table indicated that majority of the respondents from Tiruvarur urban co-operative bank informed that short period of time taken to withdraw money from bank, (i.e.) 10 to 15 minutes. In Mayiladuthurai the customer has to spend 20 minutes because of the crowd and volume of transactions. Hence, the banker of all urban cooperative banks take necessary steps to reduced the time take for

withdrawal of money.

5. TIME TAKEN FOR ACCESS LOCKERS

It is evident from the table 5 that in Tiruvarur urban cooperative bank 2.5% of respondents less than 15 minutes time will be taken to access lockers, 58.33% of respondents responded 16 to 30 minutes, 39.17% of respondents said more than 30 minutes time. In Mayiladuthurai urban cooperative bank 1.67% of respondents said less than 15 minutes time will be taken to access lockers, 45% of respondents said 16 to 30 minutes time 53.33% of respondents said more than 30 minutes time will be taken to access lockers. In Mannargudi urban cooperative bank non of respondent said less than 15 minutes time will be taken to access lockers, 58.33% of respondents said 16 to 30 minutes 41.67% of respondents said more than 30 minutes time will be taken to access lockers. In Sirkali urban cooperative bank, no respondent said less than 15 minutes time will be taken to access lockers, 35.83% of respondents said 16 to 30 minutes time 64.17% of respondents said more than 30 minutes time will be taken to access lockers.

It is concluded that majority of respondents both Thiruvarur and Mannargudi urban co-operative banks responded that time taken for accessing locker is 15 to 30 minutes. In Mettupalayam they spend more time to access the locker, because it depends upon the customers.

6. TIME TAKEN FOR ACCESS LOCKERS

It could be understand that in Tiruvarur urban cooperative bank 2.5% of respondents said it will took Less than 30 minutes for opening new account, 58.33% of respondents said it will took 30 minutes for opening new account, 39.17% of respondents said it will took more than 30 minutes for opening new account. In Mayiladuthurai urban cooperative bank no respondent said it will took less than 30 minutes for opening new account, 45.83% of respondents said it will took 30 minutes for opening new account, 54.17% of respondents said it will took more than 30 minutes for opening new account.

In Mannargudi urban cooperative bank, no respondent said it will took less than 30 minutes for opening new account, 58.33% of respondents said it will took 30 minutes 41.67% of respondents said it will took more than 30 minutes. In Sirkali urban cooperative bank none of respondent said it will took less than 30 minutes 35.83% of respondents said it will took 30 minutes for opening new account, 64.17% of respondents said it will took more than 30 minutes for opening new account.

It is evident that the majority of the respondents of Tiruvarur and Mannargudi urban co-operative banks responded that time taken for opening new account is 30 minutes. The known people spent less time to open the account than the unknown.

7. TIME TAKEN FOR DEPOSIT OF MONEY

The table 7 reveals that in Tiruvarur urban cooperative bank, 5% of respondents responded it will took 10 to 15 minutes, 56.67% of respondents respond it will look 15 to 30 minutes to deposit the money, 38.33% of respondents said it will took more than 30 minutes. In Mayiladuthurai urban cooperative bank 1.67% of respondents it will took 10 to 15 minutes to deposit the money, 43.33% of respondents said it will took 15 to 30 minutes, 55% of respondents said it will took more than 30 minutes to deposit the money.

In Mannargudi urban cooperative bank, no respondent said it will took 10 to 15 minutes to deposit the money, 58.33% of respondents said it will took 15 to 30 minutes, 41.67% of respondents said it will took more than 30 minutes. In Sirkali urban cooperative bank, no area 0% of respondent said it will took 10 to 15 minutes, 35.83% of respondents said it will took 15 to 30 minutes and the rest, 64.17% of respondents respond it will took more than 30 minutes to deposit the money.

It is concluded the comparative analysis that majority of respondents in Tiruvarur and Mannargudi urban co-operative banks responded that time taken for deposit of money is (i.e.) 15 to 30 minutes. The Mayiladuthurai and Sirkali urban co-operative banks have more depositors, because of that they spent more than 30 minutes to deposit money.

8. TIME TAKEN FOR GETTING NEW CHEQUE BOOK

It could be observed from the table 8 that in Tirvarur urban cooperative bank 83.33% of respondents responded it will took 15 to 30 minutes to get new cheque book, 60.83% of respondents responded it will took 30 minutes to 1 hour 30.83% of respondents said it will took more than 1 hour. In Mayiladuthurai urban cooperative bank 2.5% of respondents responded it will took 15 to 30 minutes 49.17% of respondents said it will took 30 minutes to 1 hour and the rest 48.33% of respondents said more than 1 hour time taken to get new cheque book.

None of the respondent responded it will took 15 to 30 minutes to get new cheque book in Mannargudi urban cooperative bank. 58.33% of respondents said it will took 30 minutes to 1 hour, 41.67% of respondents said it will took more than 1 hour. No respondent responded it will took 15 to 30 minutes to get new cheque book in Sirkali urban cooperative bank. 35.83% of respondents said it will took 30 minutes to 1 hour and the rest 64.17% of respondents said it will took more than 1 hour.

It is understood that majority of the respondents of Tiruvarur and Sirkali urban banks suggest that it takes only 30 minutes to 1 hour for getting a new cheque book.

9. TIME TAKEN FOR CREDIT LOCAL CHEQUES

It can be understand that in Tirupur urban cooperative bank, 5% of respondents said it will took 1 day to credit local cheques, 69.17% of respondents said it will took 2 day to credit local cheques, 25.83% of respondents said it will took 3 day to credit local cheques. In Mayiladuthurai cooperative bank non of respondents said it will took 1 day to credit local cheques, 75% of respondents said it will took 2 day and the remaining 25% of respondent said it will took 3 day to credit local cheques. In Mannargudi urban cooperative bank no respondents said it will took 1 day, 58.33% of respondents said it will took 2 day and 41.67% of respondents said it will took 3 day to credit local cheques. In Sirkali urban cooperative bank no respondents said it will took 1 day, 68.33% of respondents said it will took 2 day 31.67% of respondents said it will took 3 day to credit local cheques.

It is further concluded that majority of respondents in Mayiladuthurai urban co-operative banks suggest that the bank takes maximum of two days to credit local cheques.

10. TIME TAKEN FOR CREDIT OUTSTATION CHEQUES

It is evident that in Tiruvarur urban cooperative bank 48.33% of respondents said it will took 5 to 10 days to credit outstation cheques, 32.5% of respondents said it will took 11 to 15 days. 19.17% of respondents said it will took more than 15 days. In Mayiladuthurai urban cooperatie bank 44.17% of respondents said it will took 5 to 10 days, 35.83% of respondents said it will took 11 to 15 days and the remaining 20% of respondents said it will took more than 15 days.

In Mannargudi urban cooperative bank area 40% of respondents said it will took 5 to 10 days, 18.33% of respondents said it will took 11 to 15 days and 41.67% of respondents said it will took more than 15 days to credit outstation cheques. In Sirkali Urban Cooperative bank, area 59.17% of respondents said it will took 5 to 10 days, 32.5% of respondents said it will took 11 to 15 days to credit outstation cheques, 8.33% of respondents said it will took more than 15 days to credit outstation cheques.

The above comparative analysis it is concluded that majority of respondents in Sirkali and Mayiladuthurai urban co-operative banks suggest that bank takes maximum 5 to 10 days to credit outstation cheques. This late credit of outstation cheques created unhappy of selected urban cooperative banks customers.

11. TIME TAKEN TO GET DEMAND DRAFT

Time taken to get DD (Demand Draft) presented in the table 11. It reveals that in Thiruvarur urban cooperative bank, 8% of respondents said it will took less than 30 minutes, 60% of respondents said it will took 30 minutes and the rest, 39.17% of respondents said it will took more than 30 minutes. In Mayiladuthurai urban cooperative bank none of respondent said it will took less than 30 minutes 50% of respondents said it will took 30 minutes and the remaining draft, 50% of respondents said it will took more than 30 minutes.

No respondent said it will took less than 30 minutes to get demand draft, Mannargudi urban cooperative

bank, 58.33% of respondents said it will took 30 minutes and 41.67% of respondents said it will took more than 30 minutes. In Sirkali urban cooperative bank no respondent said it will took less than 30 minutes to get demand draft, 36.61% of respondents said it will took 30 minutes and 63.33% of respondents said it will took more than 30 minutes.

It is concluded from the comparative analysis that majority of the respondents in Tiruvarur and Mannargudi urban co-operative banks responded that bank takes maximum 30 minutes to get demand draft. Normally the customers prefer other commercial banks for the D.D than co-operative banks. Because, some of the organizations not prefer urban cooperative bank. In this condition the customer withdraw money and take draft in the commercial banks.

CONCLUSION

Urban cooperative banks recorded a continuous success in their shares, deposits, loan disbursement and business. They already developed their product and differentiation, innovation and business process. But as far as customers is concerned, they not par with the commercial banks. The study is revealed that the customer relationship management within the two districts of urban cooperative banks, they have to compete and sustain customer services in the changing banking scenario. Also they are required to excel their services for customer oriented.

TABLE 1
GENDER WISE DISTRIBUTION OF RESPONDENTS IN FOUR UCBS

Gender	No. of Respondents	%
Male	320	67.70
Female	160	32.30
Total	480	100

TABLE 2
SELECTED URBAN CO-OPERATIVE BANK AND TIME TAKEN FOR TRANSACTION

Urban Co-operative Banks	Minimum time	Reasonable time	More time	No opinion	Total
Tiruvarur	36 (30.0%)	37 (30.8%)	22 (18.3%)	25 (20.8%)	120 (100.0%)
Mannargudi	71 (59.2%)	37 (30.8%)	0 (0.0%)	12 (10.0%)	120 (100.0%)
Sirkali	89 (74.2%)	30 (25.0%)	0 (0.0%)	1 (0.8%)	120 (100.0%)
Mayiladuthurai	70 (58.3%)	37 (30.8%)	7 (5.8%)	6 (5.0%)	120 (100.0%)
Total	266 (55.4%)	141 (29.4%)	29 (6.0%)	44 (9.2%)	480 (100.0%)

TABLE 3
LEVEL OF FREQUENCY ON CUSTOMER COMPLAINTS ADDRESSED

Urban Co-operative Banks	Strongly Agree	Agree	Disagree	Strongly Disagree	Total
Tiruvarur	1 (0.8%)	7 (5.8%)	84 (70.0%)	28 (23.3%)	120 (100.0%)
Mannargudi	1 (0.8%)	51 (42.5%)	18 (15.0%)	50 (41.7%)	120 (100.0%)
Sirkali	0 (0.0%)	5 (4.2%)	92 (76.7%)	23 (19.2%)	120 (100.0%)
Mayiladuthurai	0 (0.0%)	1 (0.8%)	103 (85.8%)	16 (13.3%)	120 (100.0%)
Total	2 (0.4%)	64 (13.3%)	297 (61.9%)	117 (24.4%)	480 (152%)

TABLE 4
LEVEL OF FREQUENCY ON CUSTOMER COMPLAINTS ADDRESSED

Urban Co-operative Banks	Less than 10 minutes	10-15 minutes	16-20 minutes	Total
Tiruvarur	1 (0.8%)	73 (60.8%)	46 (38.3%)	120 (100.0%)
Mannargudi	0 (0.0%)	70 (58.3%)	50 (41.7%)	120 (100.0%)
Sirkali	0 (0.0%)	43 (35.8%)	77 (64.2%)	120 (100.0%)
Mayiladuthurai	1 (0.8%)	56 (46.7%)	63 (52.5%)	120 (100.0%)
Total	2 (0.4%)	242 (50.4%)	236 (49.2%)	480 (152%)

TABLE 5
TIME TAKEN FOR ACCESS LOCKERS

Urban Co-operative Banks	Less than 5 minutes	16 to 30 minutes	More than 30 minutes	Total
Tiruvarur	3 (2.5%)	70 (58.3%)	47 (39.2%)	120 (100.0%)
Mannargudi	0 (0.0%)	70 (58.3%)	50 (41.7%)	120 (100.0%)
Sirkali	0 (0.0%)	43 (35.8%)	77 (64.2%)	120 (100.0%)
Mayiladuthurai	2 (1.7%)	54 (45.0%)	64 (53.3%)	120 (100.0%)
Total	5 (1.0%)	237 (49.4%)	238 (49.6%)	480 (152%)

TABLE 6
TIME TAKEN FOR ACCESS LOCKERS

Urban Co-operative Banks	Less than 30 minutes	30 minutes	More than 30 minutes	Total
Tiruvarur	3 (2.5%)	70 (58.3%)	47 (39.2%)	120 (100.0%)
Mannargudi	0 (0.0%)	70 (58.3%)	50 (41.7%)	120 (100.0%)
Sirkali	0 (0.0%)	43 (35.8%)	77 (64.2%)	120 (100.0%)
Mayiladuthurai	0 (0.0%)	55 (45.8%)	65 (54.2%)	120 (100.0%)
Total	3 (0.6%)	238 (49.6%)	239 (49.8%)	480 (152%)

TABLE 7
TIME TAKEN FOR DEPOSIT OF MONEY

Urban Co-operative Banks	Less than 30 minutes	30 minutes	More than 30 minutes	Total
Tiruvarur	6 (5.0%)	68 (56.7%)	46 (38.3%)	120 (100.0%)
Mannargudi	0 (0.0%)	70 (58.3%)	50 (41.7%)	120 (100.0%)
Sirkali	0 (0.0%)	43 (35.8%)	77 (64.2%)	120 (100.0%)
Mayiladuthurai	2 (1.7%)	52 (43.3%)	66 (55.0%)	120 (100.0%)
Total	8 (1.7%)	233 (48.5%)	239 (49.8%)	480 (152%)

TABLE 8
TIME TAKEN FOR GETTING NEW CHEQUE BOOK

Urban Co-operative Banks	Less than 30 minutes	30 minutes	More than 30 minutes	Total
Tiruvarur	10 8.3%	73 60.8%	37 30.8%	120 (100.0%)
Mannargudi	0 0.0%	70 58.3%	50 41.7%	120 (100.0%)
Sirkali	0 0.0%	43 35.8%	77 64.2%	120 (100.0%)
Mayiladuthurai	3 2.5%	59 49.2%	58 48.3%	120 (100.0%)
Total	13 2.7%	245 51.0%	222 46.3%	480 (152%)

TABLE 9
TIME TAKEN FOR CREDIT LOCAL CHEQUES

Urban Co-operative Banks	Less than 30 minutes	30 minutes	More than 30 minutes	Total
Tiruvarur	6 5.0%	83 69.2%	31 25.8%	120 (100.0%)
Mannargudi	0 0.0%	70 58.3%	50 41.7%	120 (100.0%)
Sirkali	0 0.0%	82 68.3%	38 31.7%	120 (100.0%)
Mayiladuthurai	0 0.0%	90 75.0%	30 25.0%	120 (100.0%)
Total	6 1.3%	325 67.7%	149 31.0%	480 (100.0%)

TABLE 10
TIME TAKEN FOR CREDIT OUTSTATION CHEQUES

Urban Co-operative Banks	Less than 30 minutes	30 minutes	More than 30 minutes	Total
Tiruvarur	58 48.3%	39 32.5%	23 19.2%	120 (100.0%)
Mannargudi	48 40.0%	22 18.3%	50 41.7%	120 (100.0%)
Sirkali	71 59.2%	39 32.5%	10 8.3%	120 (100.0%)
Mayiladuthurai	53 44.2%	43 35.8%	24 20.0%	120 (100.0%)
Total	230 47.9%	143 29.8%	107 22.3%	480 (100.0%)

TABLE 11
TIME TAKEN TO GET DEMAND DRAFT

Urban Co-operative Banks	Less than 30 minutes	30 minutes	More than 30 minutes	Total
Tiruvarur	1 (0.8%)	72 (60.0%)	47 (39.2%)	120 (100.0%)
Mannargudi	0 (0.0%)	70 (58.3%)	50 (41.7%)	120 (100.0%)
Sirkali	0 (0.0%)	44 (36.7%)	76 (63.3%)	120 (100.0%)
Mayiladuthurai	0 (0.0%)	60 (50.0%)	60 (50.0%)	120 (100.0%)
Total	1 (0.2%)	246 51.3%	233 48.5%	480 (100.0%)



K. Ravichandran

Ph.D., Scholar, Department of Commerce, Raja Serfoji Government College (Autonomous) Thanjavur (TN)

Publish Research Article

International Level Multidisciplinary Research Journal For All Subjects

Dear Sir/Mam,

We invite unpublished Research Paper, Summary of Research Project, Theses, Books and Books Review for publication, you will be pleased to know that our journals are

Associated and Indexed, India

- ★ Directory Of Research Journal Indexing
- ★ International Scientific Journal Consortium Scientific
- ★ OPEN J-GATE

Associated and Indexed, USA

- DOAJ
- EBSCO
- Crossref DOI
- Index Copernicus
- Publication Index
- Academic Journal Database
- Contemporary Research Index
- Academic Paper Database
- Digital Journals Database
- Current Index to Scholarly Journals
- Elite Scientific Journal Archive
- Directory Of Academic Resources
- Scholar Journal Index
- Recent Science Index
- Scientific Resources Database

Review Of Research Journal
258/34 Raviwar Peth Solapur-
413005, Maharashtra
Contact-9595359435

E-Mail-ayisrj@yahoo.in/ayisrj2011@gmail.com