

A STUDY ON DEVELOPING A FINANCIAL INCLUSION INDEX AND INCLUSION GROWTH AT NABFINS Ltd

Submitted in partial fulfilment of the requirements for the award of

MASTER OF BUSINESS ADMINISTRATION

By

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SCHOOL OF MANAGEMENT STUDIES

SATHYABAMA

**INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)**

CATEGORY-1 UNIVERSITY BY UGC

**Accredited with Grade "A++" by NAAC | 12B Status by UGC | Approved by AICTE
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BONAFIDE CERTIFICATE

This is to certify that this Project Report is the Bonafide work of **GODWIN ROSHAN M (42410227)** who carried out the Project entitled "**A STUDY ON DEVELOPING A FINANCIAL INCLUSION INDEX AND INCLUSION GROWTH AT NABFINS Ltd**" under my supervision from January 2024 to April 2024.

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DECLARATION

I GODWIN ROSHAN M (424102) hereby declare that the Project Report entitled “**A STUDY ON DEVELOPING A FINANCIAL INCLUSION INDEX AND INCLUSION GROWTH AT NABFINS Ltd**” done by me under the guidance of **DR.T.PRIYANKA AT NABFINS Ltd, BENGALORE, KARNATAKA** is submitted in partial fulfilment of the requirements for the award of Master of Business Administration degree.

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To whomsoever it may concern

This is to certify that **Mr.Godwin Roshan .M (Reg No-42410227)** M.B.A (Finance..) Final year student of Sathyabama Institute of Science and Technology, Chennai has completed his Project titled **“DEVELOPING A FINANCIAL INCLUSION INDEX AND INCLUSION GROWTH”** in our Company during the period from 02nd Feb 2024 to 29th Mar 2024.

During this period, he has evidenced keen interest in the project and displayed a deep urge to learn.

We appreciate the enthusiasm and the hard work, exhibited, and we wish him all the best with his future endeavours.

For NABFINS Ltd.

(Sasi Kumar Chandrababu)
Deputy General Manager

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ABSTRACT

This project aims to develop a comprehensive financial inclusion index and analyze the inclusion growth trajectory at Nabfins, a leading financial institution dedicated to fostering economic empowerment in underserved communities. Leveraging a multi-dimensional approach, the index will assess various aspects of financial access, usage, and affordability to provide a holistic understanding of inclusion levels. By examining trends and patterns over time, this research seeks to identify key drivers and barriers to inclusion, offering valuable insights for policy formulation and strategic decision-making. Through rigorous data analysis and stakeholder engagement, the project endeavors to contribute to the advancement of financial inclusion efforts, ultimately fostering sustainable development and social progress.

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CHAPTER 1- INTRODUCTION

1.1 INTRODUCTION

Financial inclusion holds the promise of boosting growth and reducing poverty and inequality, notably by mobilizing savings and providing households and firms with greater access to resources needed to finance consumption and investment and to insure against shocks. In addition, financial inclusion can foster labor and firm formalization, helping, in turn, boost government revenues and strengthen social safety nets. It has drawn the attention of a large section of the intelligentsia: scholars, researchers, economists, policymakers, bankers and of course academia. It has generated a keen interest in the development circles too. Policymakers and central bankers from around the world gather in different forums to discuss 'Financial Inclusion' and to build a more financially inclusive economic system. It is a key enabler of economic and social development. The word "Financial Inclusion" is not the recent development in the policy initiatives taken by the government of India. There has been some effort made in 1904 and later more effectively in 2000, during the beginning of co-operative movement in India. Since then, Indian financial system has gained momentum rapidly but its benefit has been in few pockets. In spite of that the rapid development in expansion of banking infrastructure and financial products, the poorer sections have remained untouched to the financial services. To make an effective and inclusive financial system is an important plan of action; however, it is not an easy task. It is because; measuring financial inclusion by the creation of an index or a set of Indices is a herculean task. The existing literature on measuring financial inclusion has not been too comprehensive and has not captured selective important aspects of financial services. The present research makes an effort not only to study the concept of financial inclusion, its important facets but also to suggest the construction of a new Index or a set of Indices.

1.2 COMPANY INFO:

NABFINS (NABARD FINANCIAL SERVICE LIMITED) is an initiative of NABARD (NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT) born out of serious concerns about the practices of NBFC MFIs in the mid-2000. Entrusted with the responsibility of promoting the microfinance sector besides scaling up SHG-Bank Linkage

NABARD thought it fit to form a Micro Finance institution on a pilot basis with the objective of developing it as a model NBFC in the country which will facilitate setting up of benchmarks and standards for the MFI sector. In particular NABFINS objective was to ensure that the various maladies found in the sector such as lack of transparency in accounting and disclosure, high transaction cost, lack of diversification in products, increased rates of interest, coercive collection practices, etc. are sought to be eliminated by establishing a fair and transparent Micro Finance Institution.” NABFINS provides microfinance and other financial services to the needy and disadvantaged sections of the society for securing their prosperity in rural, semi-urban, and urban areas. NABARD, an apex development, a financial institution in our country had pioneered the world’s largest microfinance movement called the SHG Bank Linkage program. NABFINS as a subsidiary of NABARD shall evolve into a model microfinance Institution to finance SHGs and JLGs and to set standards of governance among the MFIs, operate with exemplary levels of transparency, and extend its outreach to the needy, directly or through Business correspondents and Business Facilitators. Incorporated in 1997, Rechristen and registered as NBFC in 2008. Registered as NBFC MFI in 2015. Registered as in February 2015. Provide access to financial services in a timely and adequate manner to low Income groups at affordable cost. Provide need & cash flow-based credit services at client friendly terms. NABFINS provides microfinance and other financial services to the needy and disadvantaged sections of the society for securing their prosperity in rural, semi-urban, and urban areas. NABARD, an apex development, a financial institution in our country had pioneered the world’s largest microfinance movement called the SHG Bank Linkage.

Vision:

To become the model MFI (Microfinance Institution) in the country.

Mission:

To be a trusted client centric financial institution advancing hassle free services to the low-income households and the unorganized sector.

Areas of Operation:

State - 19

District - 219

Branch - 399

No. of customers - 925962

Loan outstanding - 2713.91Cr

Employees - 2478

OUR USP: (Unique selling point)

- ❖ Lowest Interest Rate among the peers.
- ❖ Timely and adequate credit.
- ❖ Door step Delivery.
- ❖ Transparency in dealings.
- ❖ Partnership with CBOs.
- ❖ Innovative approach to credit delivery.

ACTIVITIES:

■ Partners – Business & Development Correspondents & Facilitators:

The group-based lending approach, which was pioneered in India by NABARD has been recognized the world over. The same has been promoted by NABFINS in meeting the credit needs of the poor and needy who do not have assets/collaterals. The social collateral emerging from the group dynamics, peer pressure is leveraged to extend credit to the poor. The Self-Help Groups (SHGs) / Joint Liability Groups (JLG) are utilized as a tool for credit delivery. Understanding and recognizing the role played by the Community based organizations in the form of NGOs, Trusts, and Producer collectives in promoting and nurturing the concept of self-help, the

company has empaneled such agencies, who have connected with the needy as partners.

- **Direct Lending Model:**

The philosophy of NABFINS is to provide access to institutional credit to creditworthy borrowers at an affordable cost. Towards this end, the company has adopted a unique business model where a network of community-based organizations is partnered with as BCs and BF's to aggregate credit demand and extend credit to them in groups based on the social collateral of joint liability.

However, it was realized that the availability of such trustworthy partners with appropriate institutional bandwidth is limited and that should not be a limiting factor for achieving the stated mission of the Company. Direct Lending vertical attempts to bridge these lacunae. The Company puts in place its own resources to create a platform to provide standardized loan products at affordable cost in identifying geography at lower rates as compared to peers in the industry.

- **Lending To Institutions:**

The regular interaction with the clients evidenced that, the institutions built by the poor at the grass-roots level, many times remained dormant for want of technical support and access to financial resources. It is this realization that leads to the setting up a vertical for providing credit to such institutions which generally act as producer collectives in a different part of the Agri value chain including financial intermediation. Considering the importance and overall requirement of the sector to promote and develop institutions of the poor, the company established a separate vertical focusing only on financing Second level institutions (SLIs).

- **Traders Loan:**

India has a large number of micro or small business enterprises which significantly contributes to the economic growth, employment and consumption. However, such enterprises lack access to the required capital to operate their business as compared to the established medium and large sized business enterprises. Short term affordable

loans, customized to cater their funding requirements help them to realize their entrepreneurship potential and meet their working capital requirements, business expansion and growth. The business loan is offered through its selective Direct Lending Branches as individual loan at a highly competitive and affordable rates as compared to the industry.

GUIDELINES FOR CODE OF CONDUCT:

1. Integrity and Ethical behavior
2. Transparency
3. Client Production Principles
4. Client Education
5. Data Sharing'
6. Recruiting
7. Feedback and Grievances
8. Redressal Mechanism

FAR PRACTICE CODE:

- Display at the branches
- Disclosure in the loan agreement
- Non-Coercive method of the recovery
- Internal Control System
- Redressal Mechanism

1.3 OBJECTIVES OF THE STUDY:

- To examine financial inclusion intends to help people secure financial services and products at economical prices such as deposits, fund transfer services, loans, insurance, payment services, etc.
- To study financial inclusion aims to build and maintain financial sustainability so that the less fortunate people have a certainty of funds which they struggle to have.
- To assess employee satisfaction levels within the organization.
- To measure customer perspective with products, services or overall experience

1.4 SCOPE OF THE STUDY:

- Financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs –transactions, payments, savings, credit and insurance – delivered in a responsible and sustainable way.
- Financial inclusion has been identified as an enabler for 7 of the 17 sustainable development goals. The G20 committed to advance financial inclusion worldwide and reaffirmed with its commitment to implement the high-level principles for digital financial inclusion.
- The World Bank Group considers financial inclusion a key enabler to reduce extreme poverty and boost shared prosperity.
- Financial access facilitates day-to-day living, and helps families and businesses plan for everything from long-term goals to unexpected emergencies.

Chapter 2

2.1 Review of literature:

- ❖ Dr. A Tamilarasu (2014) in his research article titled “Role of Banking sectors on financial inclusion development in India – An Analysis” has pointed out that mere opening of no frill bank accounts will not solve the purpose or the end of financial inclusion while formal financial institutions must increase the trust and goodwill.
- ❖ Dr Mahesh Sara (2014) in his research article titled “Financial literacy: Important for growth and inclusion” has stated that “Financially illiterate person either voluntarily do financial exclusion or will get the financial information from unreliable sources, the analysis of which may result into the misallocation of wealth which can also cause social decline and increase public expenditure.
- ❖ Mr. M Selvakumar, Mr. Jacob Mahan, and Mr. V Sathya Lakshmi (2015) in their research article titled “Rural perspective towards financial inclusion” have pointed out that “The people in rural areas have reasonable knowledge on the banking and other financial services. The major portion of India lives in rural areas.
- ❖ Ms... Caroline Piranha and Dr S Katha (2015) in their research article titled “A Study on banking penetration in Financial Inclusion with special reference to Tamilnadan” have stated that “A good banking performance would indicate that financial inclusion is being achieved in a greater manner. Financial inclusion in the state of Tamilnadan and India as a whole is a dream which can be fulfilled by constant and earnest efforts of the Government, Banks and people at large.
- ❖ Mr. C Animalia (2014) in his research article titled “Awareness of financial inclusion on Tribal people in Dharmapuri District” has pointed out that “financial inclusion awareness of tribal community region after its implementation, though the scheme had a strong social mission of financial inclusion, the mission had not been fully affected into satisfactory action on the ground that the scheme was not fully included.

- ❖ S Vijayakumar and T Shiva Kumar (2016) in their article named “Demonetization and complete financial inclusion” have analyzed that “Demonetization has become blessing in disguise to the source of financial inclusion in India
- ❖ Ms. Sherlyn T I (2016) in her research Paper titled “Demonetization as a prelude to complete financial inclusion” has inferred that “The impact of demonetization for the country is for about 7 weeks
- ❖ Dr Garima Baluja (2016) in her research article titled “Financial literacy among women in India: A Review” has pointed out that “Goal of achieving financial inclusion can be made possible through financial literacy only. While the need for financial literacy may be largely recognized, the importance of gender dimension remains a concern.
- ❖ Mr. Parul Mahajan and Ms. Anju Singla (2017) in their research article titled “Effect of Demonetization on Financial inclusion in India” have pointed out that as per RBI data, 80 percent of money circulation in India consisted of Rs.500 and Rs. 1000 notes and this demonetization has put this 80 percent under suspicion of black money.
- ❖ Mr. Manoj Kumar Sahoo (2015) in his research article “Financial Inclusion in India: An Empirical Study of Unorganized Sector in Gujarat” has identified that in Gandhi Nagar district, majority, but not all, of respondents were having at least a deposit account whether in a bank or a post office and 24% didn’t have a deposit account.
- ❖ . Mr. G Ramjee Bheem Rao and Prof Balla appa Rao (2016) in their research article titled “Regional rural banks and financial inclusion” have commented that “Regional rural banks with their broad outreach in rural India, is having close relationship with the local authorities and rural population.
- ❖ Mr. Charan Singh and Gopal Naik (2018) in their research article titled “Financial inclusion after PMJDY: A Case study of Gubbi Taluk, Tumkur” have stated that PMJDY scheme is successful in the rural area especially for women. Self Help groups, banks, Business correspondents are playing a major role to improve the financial awareness among rural public.
- ❖ Mr. Paromita Dutta (2017) in his research

article titled “Measuring Financial inclusion in West Bengal: Policy framework for Inclusive growth” has commented that “Financial inclusion and Financial literacy should go hand in hand. Government is improving this through coordinated Strategies designed to handle both demand and supply side limitations of financial inclusion as well as financial literacy.

- ❖ Mr Bhushan Singh and Mr. Sandeep Singh (2018) in their research article titled “Financial inclusion: A Tool for socio- economic development” have identified that “Government of India as well as Reserve bank of India are taking lot of initiatives to achieve financial inclusion, they have launched many schemes to boost financial inclusion.
- ❖ Thakkar (2017) in his article, identified the level of financial inclusion in India within the BRICS economies and the study also intended to analyses the level of financial inclusion in India vis-à-vis other emerging economies. His study was based on six selected demand side indicators.
- ❖ Hattopadhyay (2019) have studied the efficacy of financial inclusion in West Bengal (WB). For that, he has compared the performance of WB among all other Indian states and then a survey has been done in selected districts of WB. In comparing the performances, the WB has scored a very low level of financial inclusion.
- ❖ Jangra, Sushila (2014). More Finance, More Growth: What India Does? International Journal of Advance Research in Computer Science and Management Studies, 2 (5), pp. 213-219. 8.Singh, Ramananda and Roy, Sankharaj (2015).
- ❖ Financial Inclusion (2016): A critical assessment of its concepts and measurement, Asian Journal of research in Business economics and Management.
- ❖ Devlin (2017) in his research paper has studied the financial exclusion in UK. It has been identified that exclusion from various ‘financial services’ is affected by various factors such as employment rate, income of households, marital status, age and level of education.

- ❖ Pal & Pal (2019) elaborated the inequalities that persist on the basis of income across sub-regions in India. It is found that financial exclusion persist more in poor households and contrary, it prevailed in case of rich households too. It is observed that inequalities were found across urban and rural sectors, but comparatively higher in rural sector.
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- ❖ Narayan Chandra Pradhan (2013), “Persistence of Informal Credit in Rural India: Evidence from All-India Debt and Investment Survey and Beyond”, RBI Working Paper Series
- ❖ Patnaik B.C.M., SatpathyIpseeta, Patnaik Nageswar, Mohapatra Aroop Kumar (2012), “Including the Excluded through Financial Inclusion”, International Journal of Physical and Social Sciences
- ❖ Nitin Kumar (2018) “Financial Inclusion and its determinants: Evidence from state level empirical analysis in India” Indira Gandhi Institute of Development & Research
- ❖ Pravat Kumar Kuri and Arindam Laha (2011) “Financial Inclusion and Human Development in India: An-inter State Analysis” Indian Journal of Human Development.
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- ❖ Sarma Mandira, (2012). Index of Financial Inclusion - A Measure of Financial Sector Inclusiveness.
- ❖ Savita Shankar (2013), “Financial Inclusion in India: Do Microfinance Institutions Address Access Barriers?” ACRN Journal of Entrepreneurship Perspectives.
- ❖ Singh Kuldeep and Singh Kondan (2012) “Financial Inclusion, Development and Its Determinants: An Empirical Evidence of Indian States”
- ❖ Srinivasan L. (2012), “Financial Inclusion – Not just a CSR but a viable business model for Banks”, The Management Accountant.

- ❖ Planning commission of India-12th five year plan (2012-2017): “Faster, more inclusive and sustainable growth”
- ❖ Kannojiya S (2016): “Inclusive and sustainable growth in India: Issues and challenges”, published by International Journal of Applied Research.
- ❖ Chapman T and Saran S (2018): “India: Inclusive Growth and the employment challenges.”
- ❖ Press information Bureau, Government of India, Ministry of Finance (2018): “Promoting Inclusive Employment-Intensive industry and building resilient infrastructure are vital factors for economic and development, Says the Economic Survey
- ❖ Dr. Narendra Kumar Illurun and K. Suddha (2017): “Inclusive growth in India: Challenges ahead and Prospects”, published by National Journal of Advanced Research.

Chapter -3

3.1 RESEARCH METHODOLOGY:

This project discusses the research design and methodology used in the study. This includes sample size and sampling technique, data source and procedure for data collection, instrument for data collection and method of data analysis.

3.2 SAMPLE SIZE:

“Our study utilized a sample size of 75 Microfinance clients (customers) and employees in microfinance institution (MFIs).”

3.3 RESEARCH DESIGN:

The research design is the plan for a study that guides the collection of data analysis in this survey, the design is used in descriptive research design.

3.4 POPULATION AND SAMPLING TECHNIQUES:

The target population of this study was managerial and professional for the microfinance customers and employees. Develop separate sampling frames for MFI customers and employees based on the available data source such as customer databases, employee records and organizational directories.

3.5 SOURCE OF DATA:

The study used both primary and secondary data sources. The questionnaire was used as the primary data collection tool. Secondary sources such as articles, published books, and journals were consulted extensively.

3.6 STATISTICAL TOOLS:

Simple percentage analysis and tabulation is used to analysis the data. Pie chart and bar diagram is used to give pictorial representation to the analysis.

3.7 PERCENTAGE ANALYSIS:

Simple percentage analysis refers to a special kind of ratio in making comparison between two or more data and to describe relation between data. Percentage can also be used to compare relative terms, the distribution two or more series data.

3.8 CHI-SQUARE TEST:

The chi-square test is used to estimate how likely the observation are made would be by considering the assumption of the null-hypothesis as true. A hypothesis is a consideration that a given condition or a statement might be true which we can test afterwards.

HYPOTHESIS 1:

Null Hypothesis (H₀):

There is no relation between designation and the satisfaction with the ability to brand NABFINS products and services during interaction with public.

Alternative Hypothesis (H₁):

There is relation between designation and the satisfaction with the ability to brand NABFINS products and services during interaction with public.

HYPOTHESIS 2:

Null Hypothesis (H₀):

There is no relation between age and the satisfaction with the overall overall benefits package offered by the NABFINS.

ALTERNATIVE HYPOTHESIS (H₁):

There is a relation between age and the satisfaction with the overall overall benefits package offered by the NABFINS.

Chapter 4

4.1 DATA ANALYSIS AND INTERPRETATION:

SURVEY FOR EMPLOYEES' SATISFACTION :(Head office)

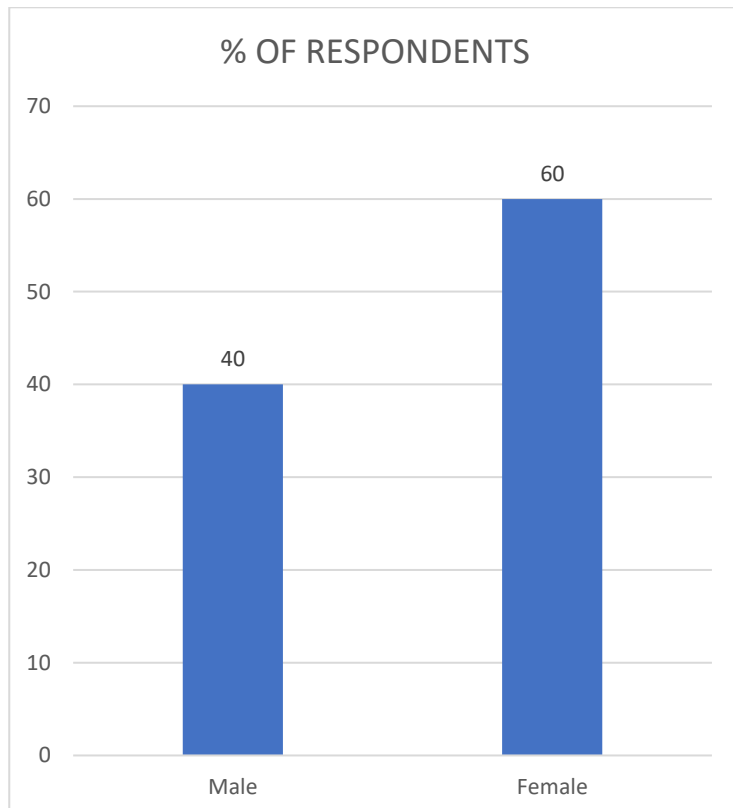
4.1.1 GENDER:

S. No.	GENDER	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Male	10	40
2	Female	15	60
	Total	25	100

Interpretation

The above table shows the gender of the respondents. About 40% of the respondents are male and about 60% of the respondents are female.

GENDER

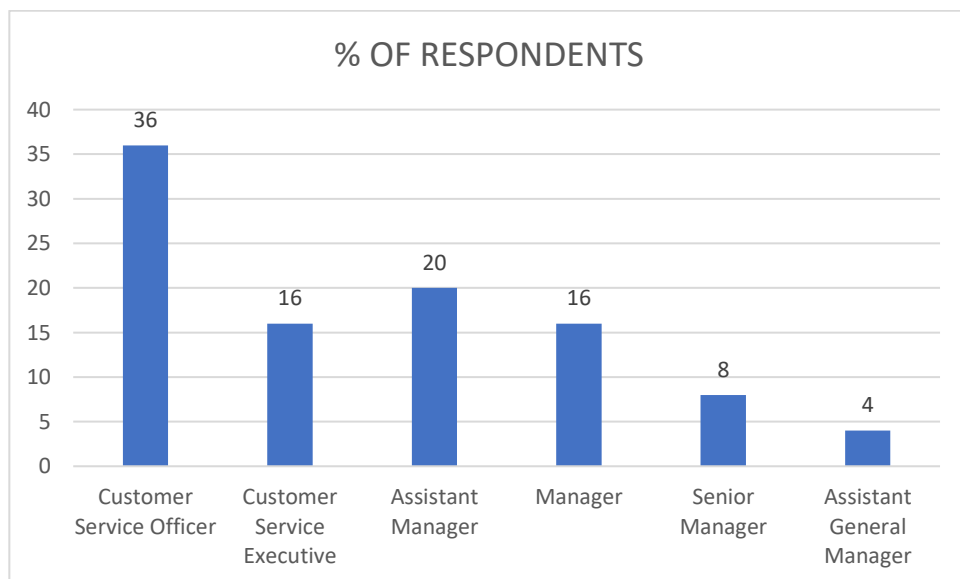


4.1.2 DESIGNATION

S.NO	DESIGNATION	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Customer Service Officer	9	36
2	Customer Service Executive	4	16
3	Assistant Manager	5	20
4	Manager	4	16
5	Senior Manager	2	8
6	Assistant General Manager	1	4
	TOTAL	25	100

INTERPRETATION

The above table shows the designation of the respondents, 36% of the respondents were customer service officers, 16% of the respondents were customer service executives, 20% of the respondents were assistant managers, 8% of the respondents were managers remaining 4% of the respondents were assistant general managers.



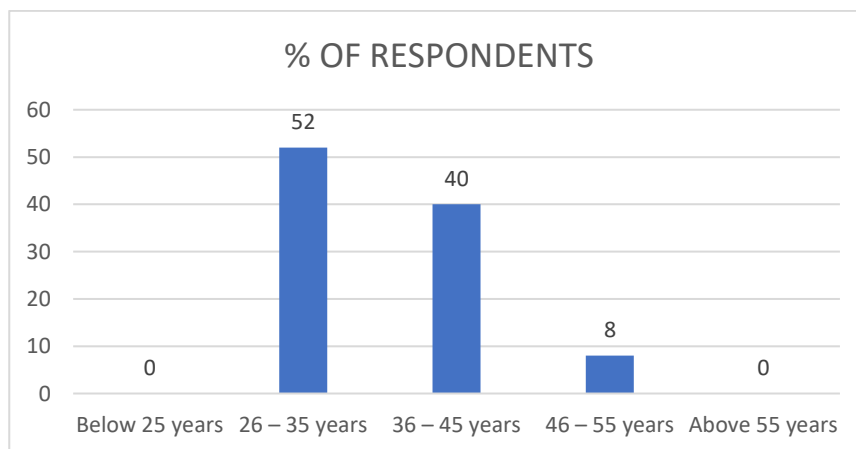
4.1.3 AGE GROUP

S. No.	AGE GROUP	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Below 25 years	0	0
2	26 – 35 years	13	52
3	36 – 45 years	10	40
4	46 – 55 years	2	8
5	Above 55 years	0	0
	Total	25	100

Interpretation

The above table shows the age group of the respondents. About 0% of the respondents are below the age of 25 years of age, about 52% of the respondents are between the age of 26 to 35 years of age, about 40% of the respondents are between the age of 36 to 45 years of age, about 8% of the respondents are between the age of 46 to 55 years of age, about 0% of the respondents are above 55 years of age.

AGE GROUP



4.1.4 ARE YOU SATISFIED WITH THE OVERALL BENEFITS PACKAGE OFFERED BY THE NABFINS

S. NO.	ARE YOU SATISFIED WITH THE OVERALL BENEFITS PACKAGE OFFERED BY THE NABFINS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very satisfied	1	4
2	Satisfied	17	68
3	Neutral	6	24
4	Dissatisfied	1	4
5	Very Dissatisfied	0	0
	Total	25	100

Interpretation

The above table shows how are they satisfied with the overall benefits package offered by the NABFINS. About 4% of the respondents are very satisfied, 68% of the respondents are satisfied, 24% of the respondents are neutral, 4% of the respondents are dissatisfied

4.1.5 DO YOU FEEL LEADERSHIP TEAM AT NABFINS PROVIDES CLEAR DIRECTION AND SUPPORT

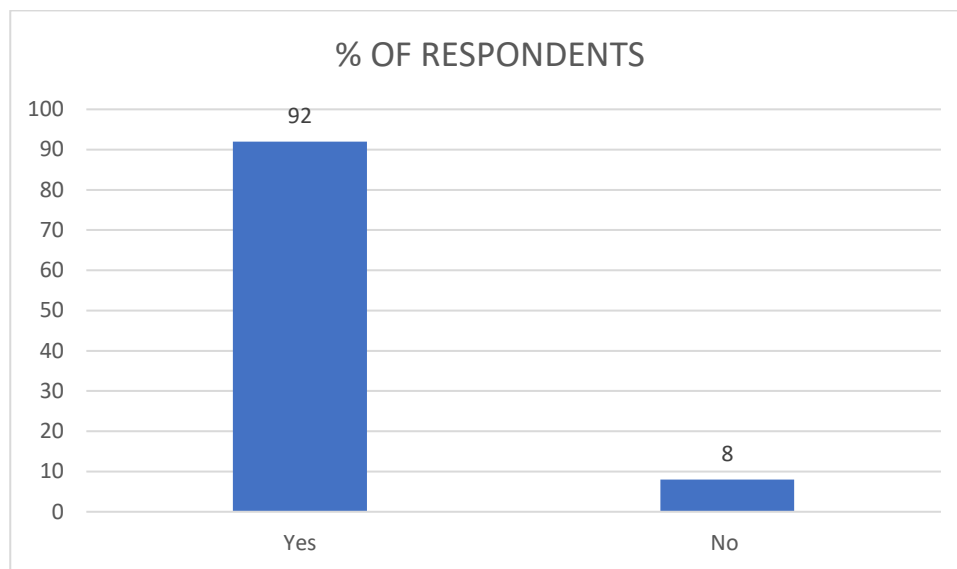
S. NO.	DO YOU FEEL LEADERSHIP TEAM AT NABFINS PROVIDES CLEAR DIRECTION AND SUPPORT	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	23	92
2	No	2	8

	Total	25	100
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Interpretation

The above table shows how the respondents feel leadership team at NABFINS provides clear direction and Support. 92% of the respondents say yes, 8% of respondents say no.

DO YOU FEEL LEADERSHIP TEAM AT NABFINS PROVIDES CLEAR DIRECTION AND SUPPORT



4.1.6 HOW EFFECTIVELY DOES THE NABFINS HANDLE COMPLAINTS AND CONCERNS RELATED TO DIVERSITY AND INCLUSION

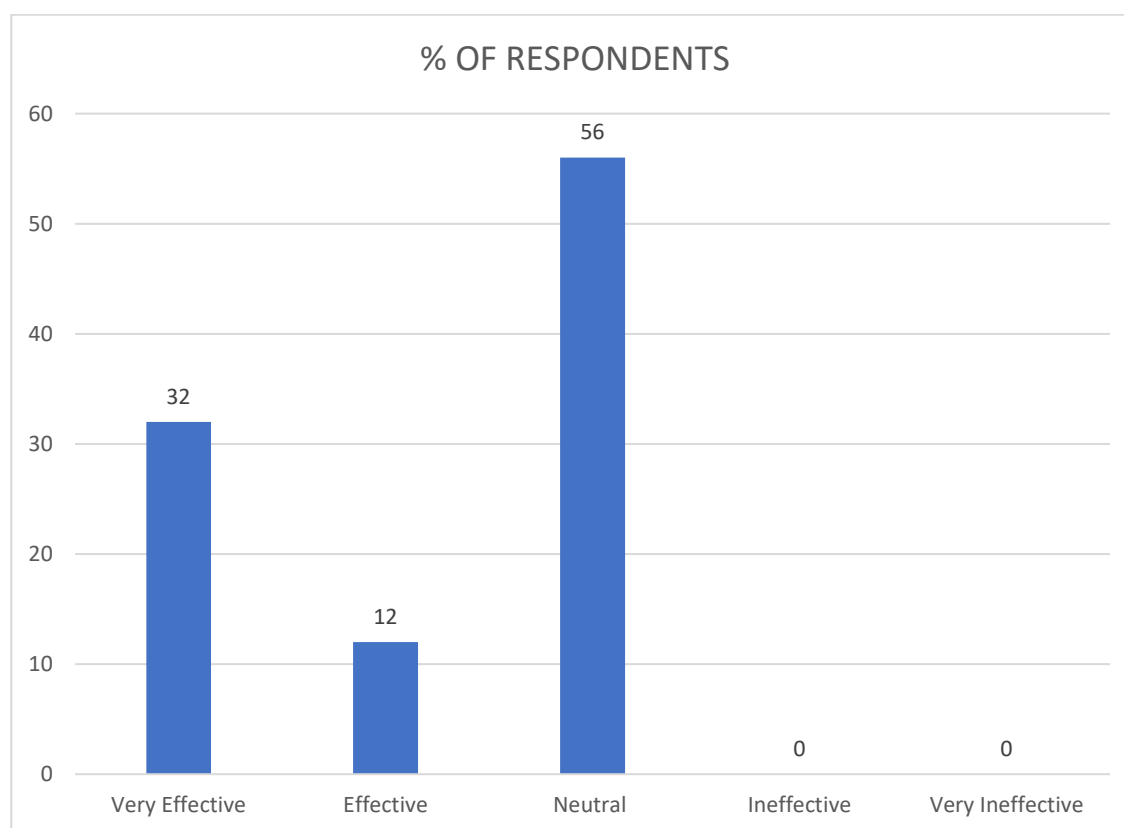
S. NO.	HOW EFFECTIVELY DOES THE NABFINS HANDLE COMPLAINTS AND CONCERNS RELATED TO DIVERSITY AND INCLUSION	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very Effective	8	32
2	Effective	3	12

3	Neutral	14	56
4	Ineffective	0	0
5	Very Ineffective	0	0
	Total	25	100

Interpretation

The above table shows How effectively does the NABFINS handle complaints and concerns related to diversity and Inclusion About 32% of the respondents feel very effective, 12% of the respondents feel effective, 56% of the respondents feel neutral.

HOW EFFECTIVELY DOES THE NABFINS HANDLE COMPLAINTS AND CONCERNS RELATED TO DIVERSITY AND INCLUSION



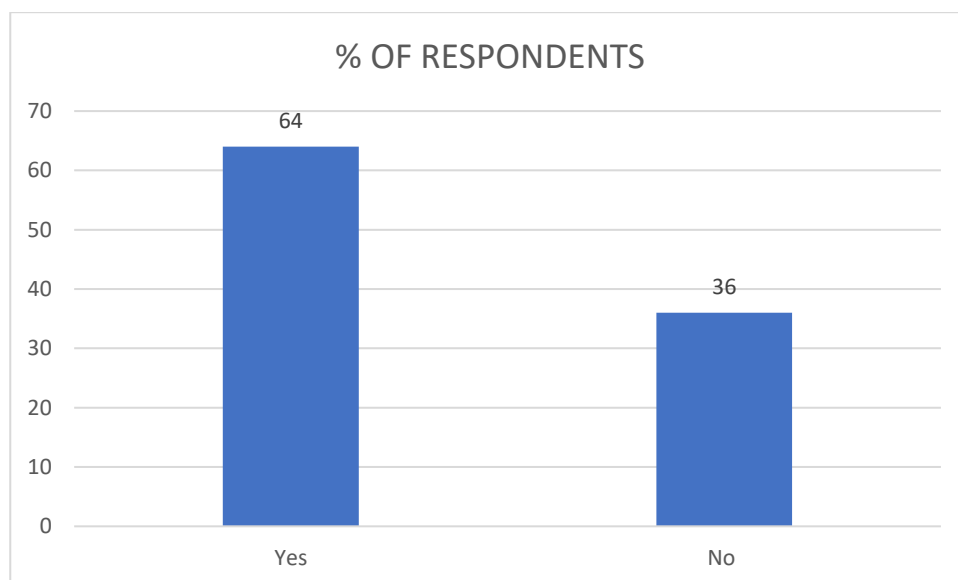
4.1.7 DO YOU FEEL INFORMED ABOUT THE CRITERIA AND PROCESS FOR DETERMINING SALARY INCREMENTS

S. NO.	DO YOU FEEL INFORMED ABOUT THE CRITERIA AND PROCESS FOR DETERMINING SALARY INCREMENTS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	16	64
2	No	9	36
	Total	25	100

Interpretation

The above table shows of the respondents Do you feel informed about the criteria and process for determining Salary increments. 64% of the respondents say yes, 36% of respondents say no.

DO YOU FEEL INFORMED ABOUT THE CRITERIA AND PROCESS FOR DETERMINING SALARY INCREMENTS



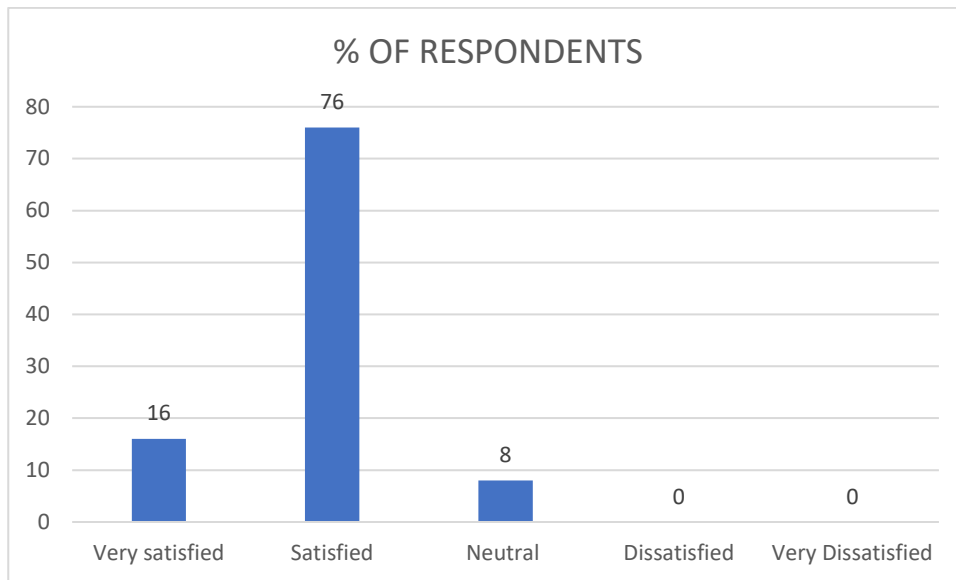
4.1.8 HOW SATISFIED ARE YOU WITH THE PHYSICAL WORK ENVIRONMENT AT NABFINS

S. NO.	HOW SATISFIED ARE YOU WITH THE PHYSICAL WORK ENVIRONMENT AT NABFINS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very satisfied	4	16
2	Satisfied	19	76
3	Neutral	2	8
4	Dissatisfied	0	0
5	Very Dissatisfied	0	0
	Total	25	100

Interpretation

The above table shows How satisfied are you with the physical work environment at NABFINS. About 16% of the respondents are very satisfied, 76% of the respondents are satisfied, 8% of the respondents are neutral.

HOW SATISFIED ARE YOU WITH THE PHYSICAL WORK ENVIRONMENT AT NABFINS



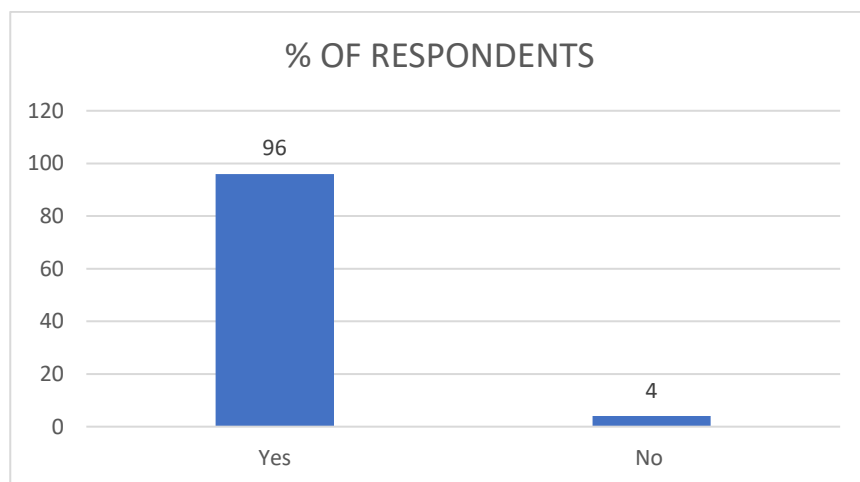
4.1.9 DO YOU FEEL SUFFICIENT THAT THERE ARE OPPORTUNITIES FOR INNOVATION AND CREATIVITY IN YOUR ROLE

S. NO.	DO YOU FEEL SUFFICIENT THAT THERE ARE OPPORTUNITIES FOR INNOVATION AND CREATIVITY IN YOUR ROLE	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	24	96
2	No	1	4
	Total	25	100

Interpretation

The above table shows of the respondents feel sufficient that there are opportunities for innovation and creativity in your role. 96% of the respondents say yes, 4% of respondents say no.

DO YOU FEEL SUFFICIENT THAT THERE ARE OPPORTUNITIES FOR INNOVATION AND CREATIVITY IN YOUR ROLE



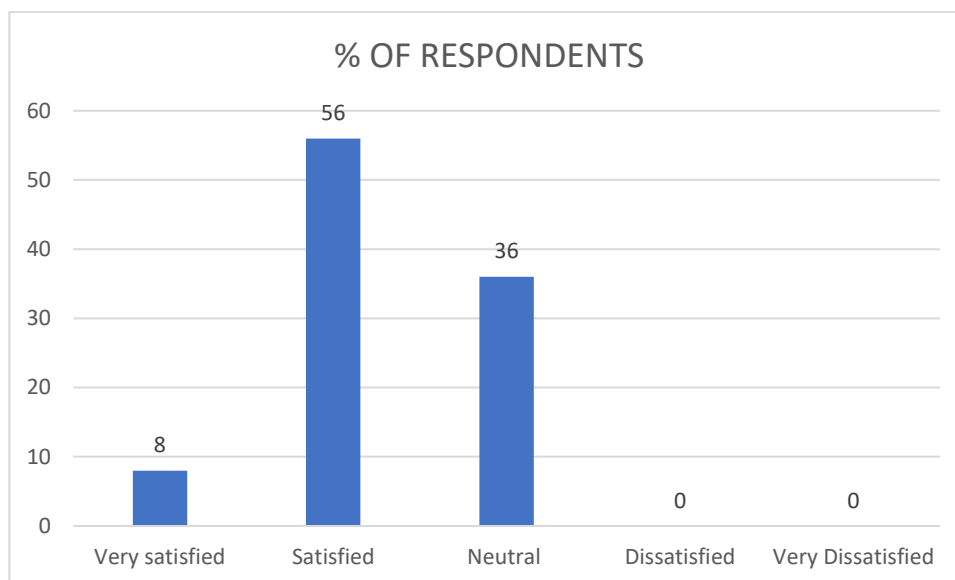
4.1.10 HOW SATISFIED ARE YOU WITH THE PERFORMANCE FEEDBACK PROCESS AT NABFINS

S. NO.	HOW SATISFIED ARE YOU WITH THE PERFORMANCE FEEDBACK PROCESS AT NABFINS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very satisfied	2	8
2	Satisfied	14	56
3	Neutral	9	36
4	Dissatisfied	0	0
5	Very Dissatisfied	0	0
	Total	25	100

Interpretation

The above table shows How satisfied are you with the performance feedback process at NABFINS. About 8% of the respondents are very satisfied, 56% of the respondents are satisfied, 36% of the respondents are neutral

HOW SATISFIED ARE YOU WITH THE PERFORMANCE FEEDBACK PROCESS AT NABFINS



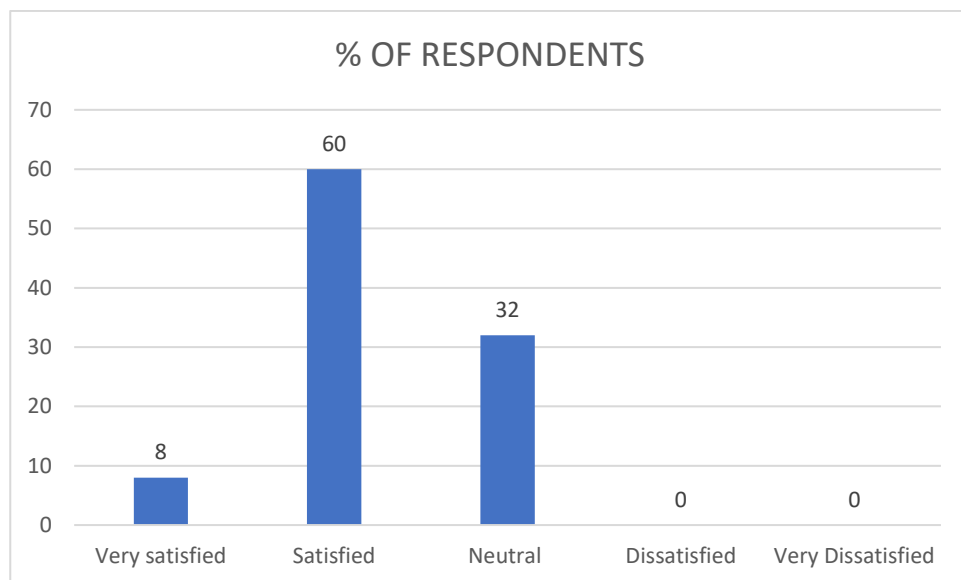
4.1.11 HOW SATISFIED ARE YOU WITH THE PERFORMANCE APPRAISAL PROCESS AT NABFINS

S. NO.	HOW SATISFIED ARE YOU WITH THE PERFORMANCE APPRAISAL PROCESS AT NABFINS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very satisfied	2	8
2	Satisfied	15	60
3	Neutral	8	32
4	Dissatisfied	0	0
5	Very Dissatisfied	0	0
	Total	25	100

Interpretation

The above table shows how satisfied are you with the performance appraisal process at NABFINS. About 8% of the respondents are very satisfied, 60% of the respondents are satisfied, 32% of the respondents are neutral.

HOW SATISFIED ARE YOU WITH THE PERFORMANCE APPRAISAL PROCESS AT NABFINS



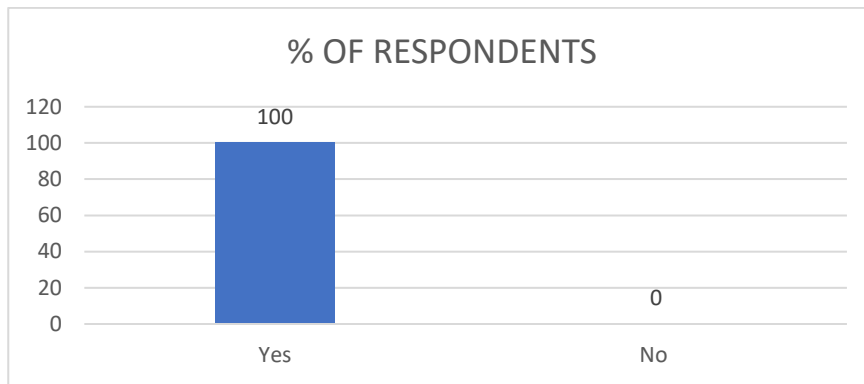
4.1.12 DO YOU FEEL THAT YOUR OPINIONS AND IDEAS ARE VALUED IN DECISION MAKING PROCESS

S. NO.	DO YOU FEEL THAT YOUR OPINIONS AND IDEAS ARE VALUED IN DECISION MAKING PROCESS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	25	100
2	No	0	0
	Total	25	100

Interpretation

The above table shows how the respondents feel that your opinions and ideas are valued in decision making process. 100% of the respondents say yes, 0% of respondents say no

DO YOU FEEL THAT YOUR OPINIONS AND IDEAS ARE VALUED IN DECISION MAKING PROCESS



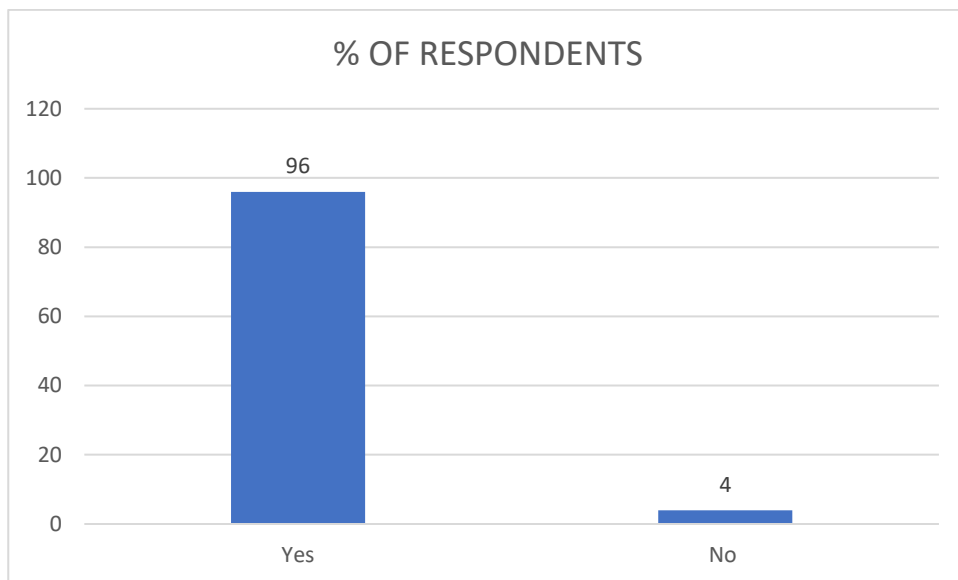
4.1.13 DO YOU FEEL THAT YOUR IMMEDIATE SUPERVISOR PROVIDES ADEQUATE SUPPORT AND GUIDANCE

S. NO.	DO YOU FEEL THAT YOUR IMMEDIATE SUPERVISOR PROVIDES ADEQUATE SUPPORT AND GUIDANCE	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	24	96
2	No	1	4
	Total	25	100

Interpretation

The above table shows how the respondents feel that your immediate supervisor provides adequate support and guidance. 96% of the respondents say yes, 4% of respondents say no.

DO YOU FEEL THAT YOUR IMMEDIATE SUPERVISOR PROVIDES ADEQUATE SUPPORT AND GUIDANCE



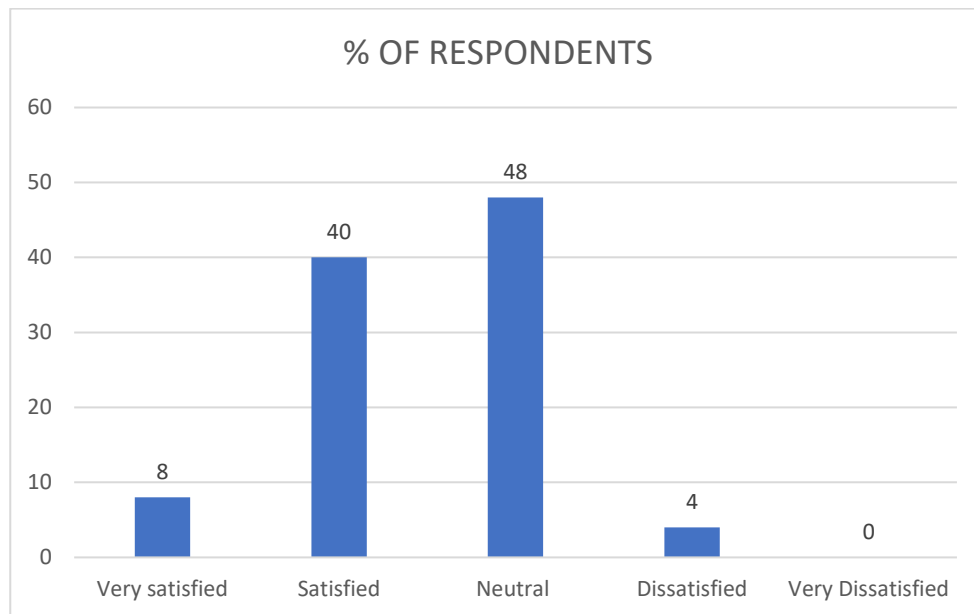
4.1.14 HOW SATISFIED ARE YOU WITH THE TRAINING AND LEARNING OPPORTUNITIES PROVIDED BY NABFINS

S. NO.	HOW SATISFIED ARE YOU WITH THE TRAINING AND LEARNING OPPORTUNITIES PROVIDED BY NABFINS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very satisfied	2	8
2	Satisfied	10	40
3	Neutral	12	48
4	Dissatisfied	1	4
5	Very Dissatisfied	0	0
	Total	100	100

Interpretation

The above table shows how satisfied are you with the training and learning opportunities provided by NABFINS. About 8% of the respondents are very satisfied, 40% of the respondents are satisfied, 48% of the respondents are neutral, 4% of the respondents are dissatisfied.

HOW SATISFIED ARE YOU WITH THE TRAINING AND LEARNING OPPORTUNITIES PROVIDED BY NABFINS



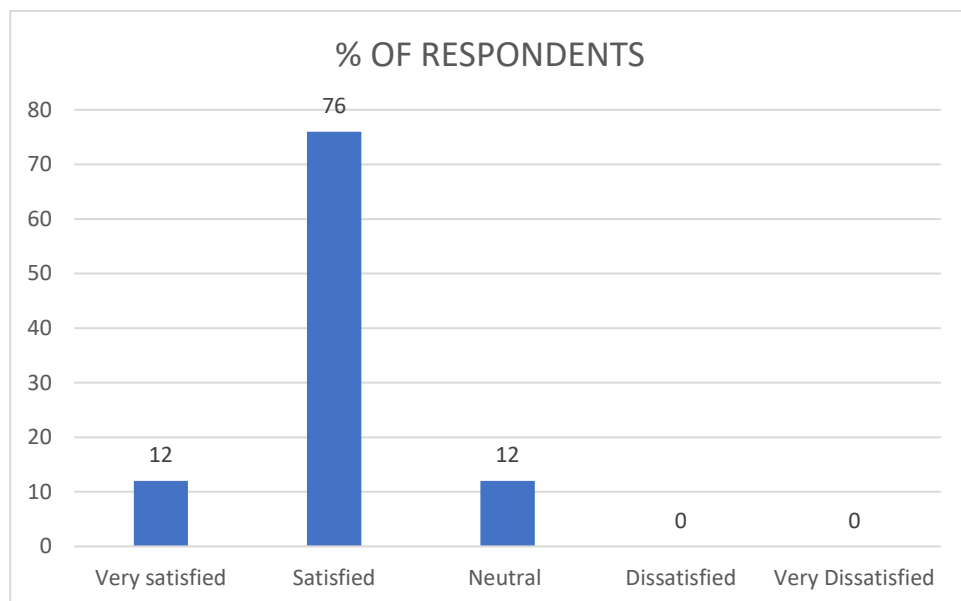
4.1.15 HOW SATISFIED ARE YOU WITH THE ORGANIZATIONAL CULTURE AT NABFINS

S. NO.	HOW SATISFIED ARE YOU WITH THE ORGANIZATIONAL CULTURE AT NABFINS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very satisfied	3	12
2	Satisfied	19	76
3	Neutral	3	12
4	Dissatisfied	0	0
5	Very Dissatisfied	0	0
	Total	25	100

Interpretation

The above table shows How satisfied are you with the organizational culture at NABFINS. About 12% of the respondents are very satisfied, 76% of the respondents are satisfied, 12% of the respondents are neutral

HOW SATISFIED ARE YOU WITH THE ORGANIZATIONAL CULTURE AT NABFINS



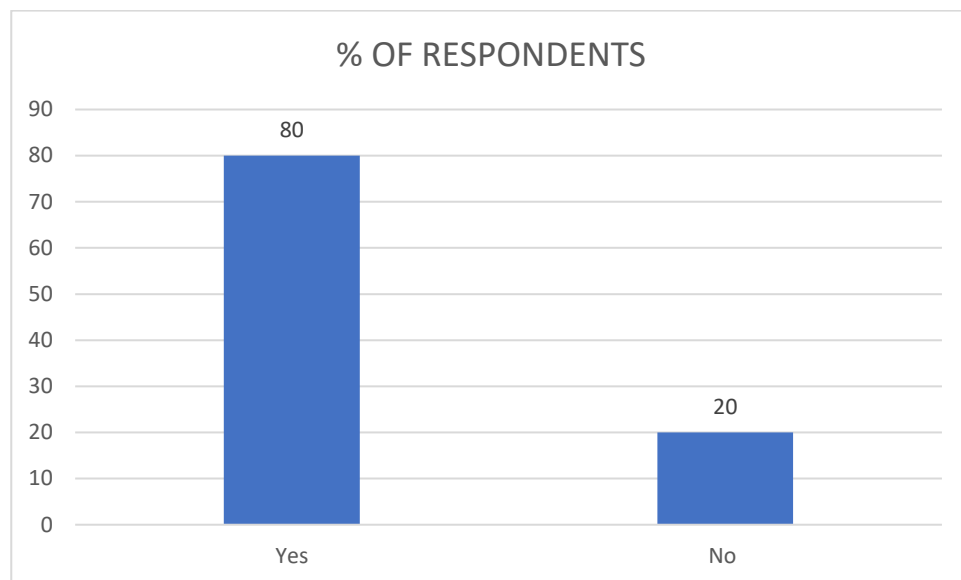
4.1.16 ARE YOU SATISFIED WITH THE OPPORTUNITIES FOR CAREER GROWTH AND DEVELOPMENT AT NABFINS

S. NO.	ARE YOU SATISFIED WITH THE OPPORTUNITIES FOR CAREER GROWTH AND DEVELOPMENT AT NABFINS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	20	80
2	No	5	20
	Total	25	100

Interpretation

The above table shows of the respondents Are satisfied with the opportunities for career growth and development at NABFINS. 80% of the respondents say yes, 20% of respondents say no.

ARE YOU SATISFIED WITH THE OPPORTUNITIES FOR CAREER GROWTH AND DEVELOPMENT AT NABFINS



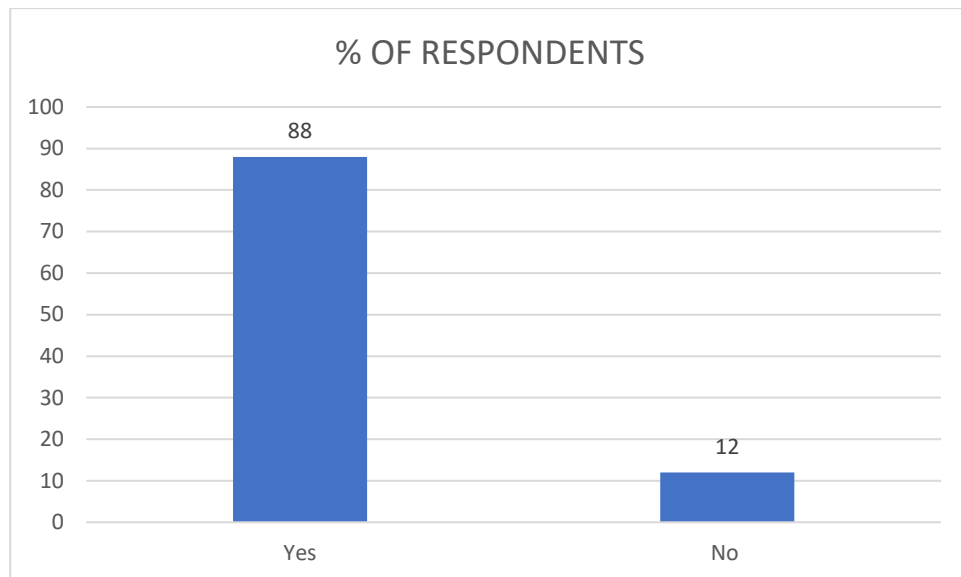
4.1.17 DO YOU FEEL VALUED AND APPRECIATED FOR YOUR CONTRIBUTION TO THE NABFINS

S. NO.	DO YOU FEEL VALUED AND APPRECIATED FOR YOUR CONTRIBUTION TO THE NABFINS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	22	88
2	No	3	12
	Total	25	100

Interpretation

The above table shows how the respondents feel valued and appreciated for your contribution to the NABFINS. 88% of the respondents say yes, 12% of respondents say no.

DO YOU FEEL VALUED AND APPRECIATED FOR YOUR CONTRIBUTION TO THE NABFINS



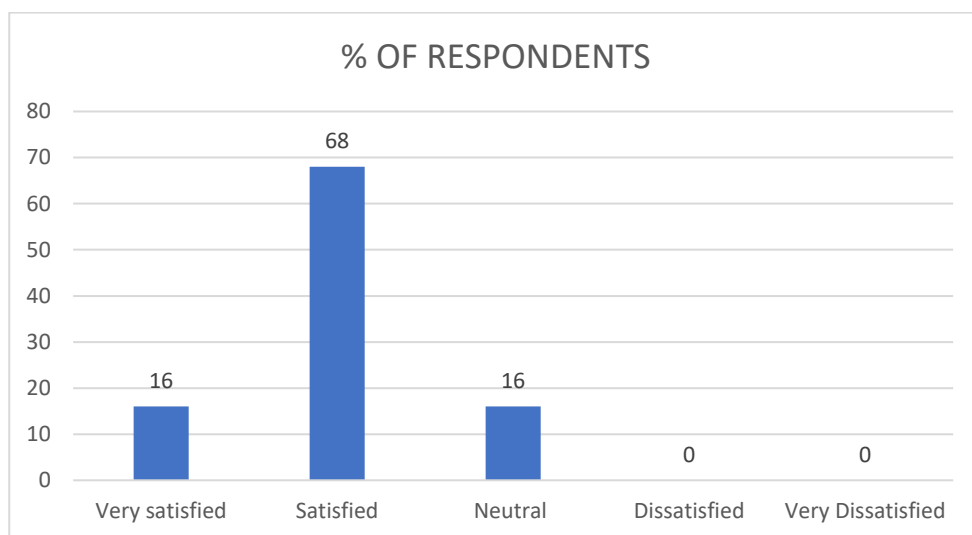
4.1.18 HOW SATISFIED ARE YOU WITH THE OPPORTUNITIES PROVIDED FOR EXPLORATION AND LEARNING WITHIN THE NABFINS

S. NO.	HOW SATISFIED ARE YOU WITH THE OPPORTUNITIES PROVIDED FOR EXPLORATION AND LEARNING WITHIN THE NABFINS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very satisfied	4	16
2	Satisfied	17	68
3	Neutral	4	16
4	Dissatisfied	0	0
5	Very Dissatisfied	0	0
	Total	25	100

Interpretation

The above table shows how satisfied are you with the opportunities provided for exploration and learning within the NABFINS. About 16% of the respondents are very satisfied, 68% of the respondents are satisfied, 16% of the respondents are neutral

4.1.19 HOW SATISFIED ARE YOU WITH THE OPPORTUNITIES PROVIDED FOR EXPLORATION AND LEARNING WITHIN THE NABFINS



SURVEY FOR EMPLOYEES' SATISFACTION :(BRANCH OFFICE)

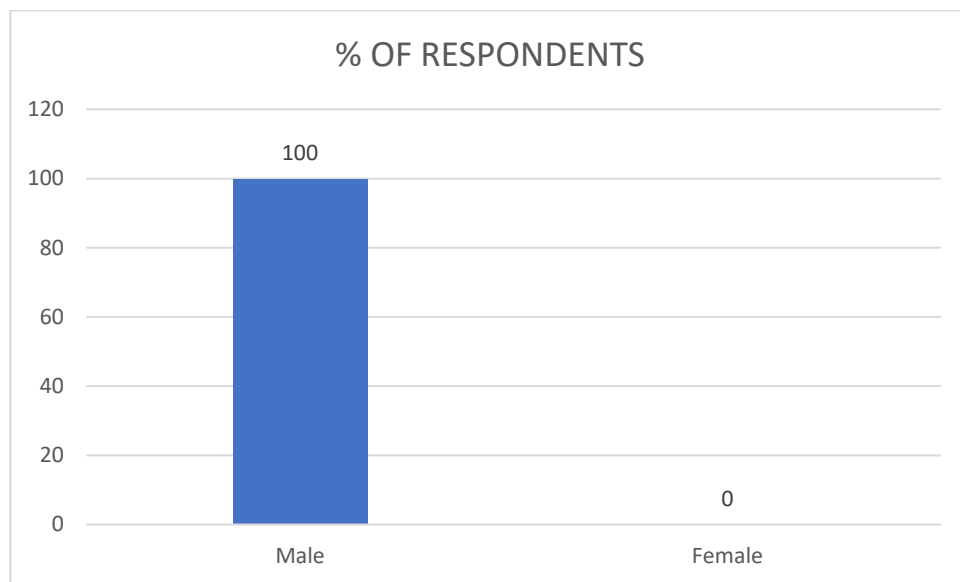
4.1.20 GENDER

S. No.	GENDER	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Male	25	100
2	Female	0	0
	Total	25	100

Interpretation

The above table shows the gender of the respondents. About 100% of the respondents are male.

GENDER



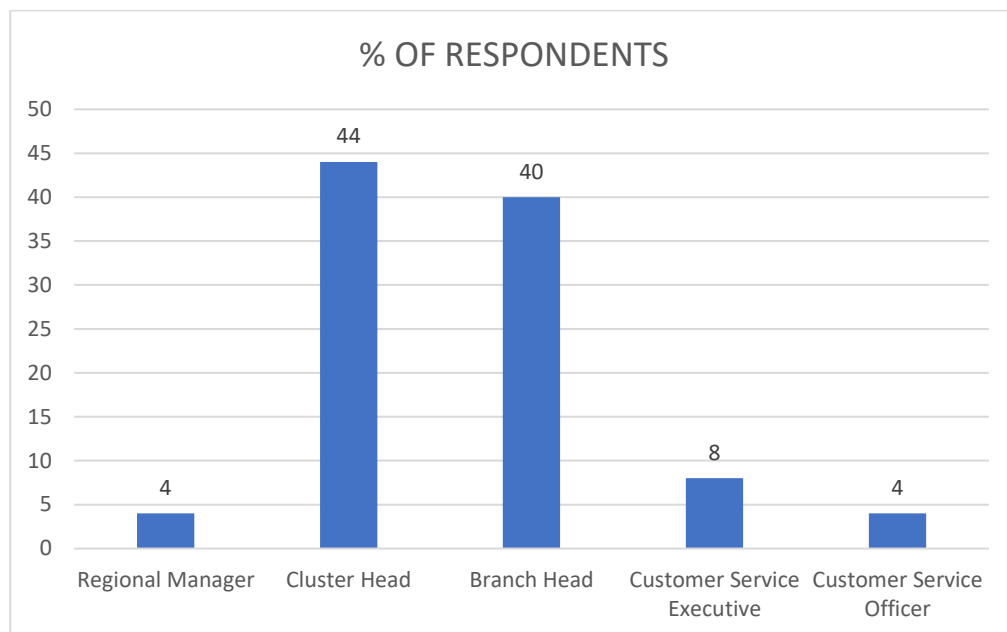
4.1.21 DESIGNATION:

S. No.	DESIGNATION	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Regional Manager	1	4
2	Cluster Head	11	44
3	Branch Head	10	40
4	Customer Service Executive	2	8
5	Customer Service Officer	1	4
	Total	25	100

Interpretation

The above table shows the designation of the respondents. About 4% of the respondents are regional managers, 44% are cluster head, 40 % are brand heads and about 8% are customers service executive.

DESIGNATION



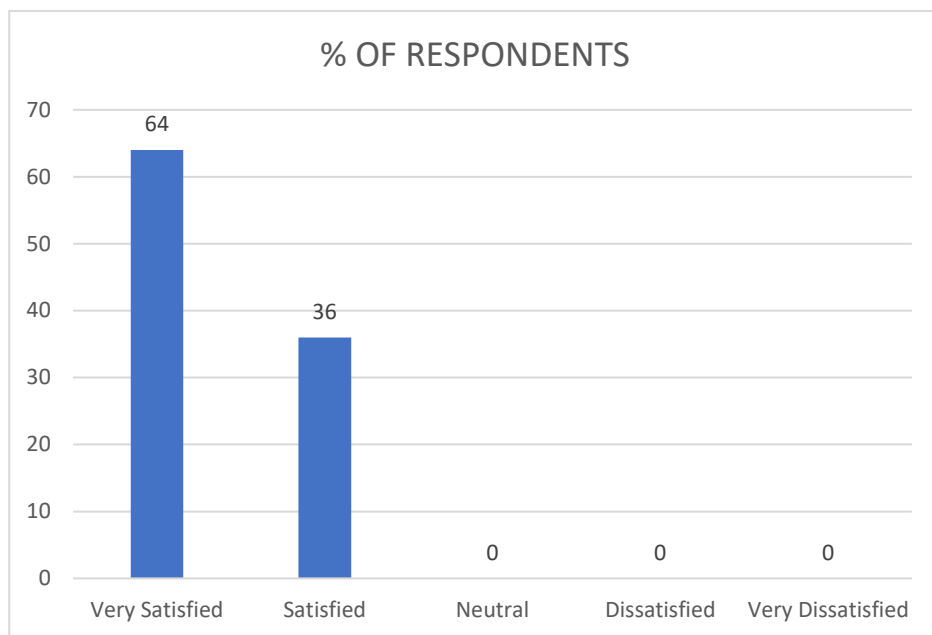
4.1.22 FEEL SATISFIED WITH THE OVERALL EXPERIENCE WORKING IN THE FIELD

S. No.	FEEL SATISFIED WITH THE OVERALL EXPERIENCE WORKING IN THE FIELD	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very Satisfied	16	64
2	Satisfied	9	36
3	Neutral	0	0
4	Dissatisfied	0	0
5	Very Dissatisfied	0	0
	Total	25	100

Interpretation

The above table shows the feel of satisfaction with the overall experience working in the field. About 64% of the respondents are very satisfied, 36% are satisfied

FEEL SATISFIED WITH THE OVERALL EXPERIENCE WORKING IN THE FIELD



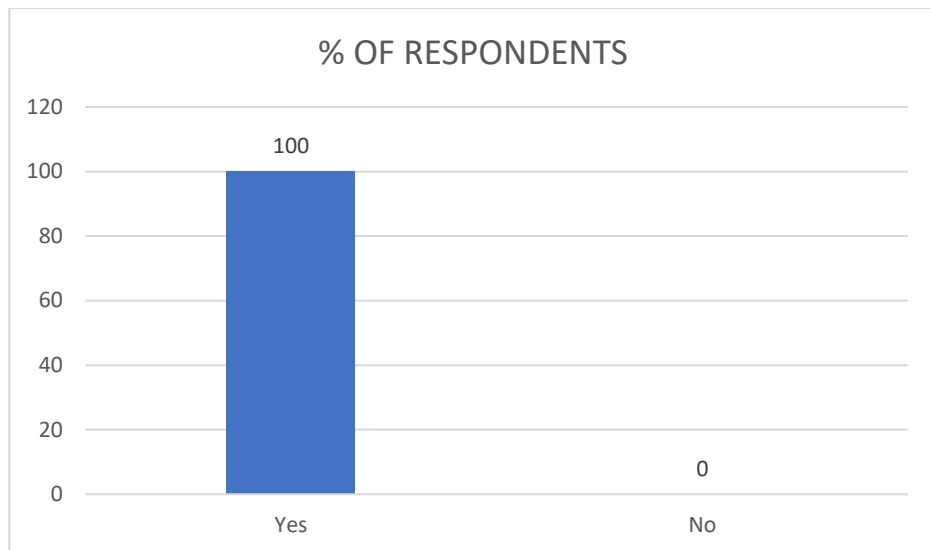
4.1.23 FEEL THAT SKILLS AND EXPERTISE ARE VALUED IN THE FIELDWORK

S. No.	SATISFACTION WITH THE LEVEL OF SUPPORT RECEIVED FROM THE TEAM WHILE CONDUCTING FIELDWORK	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very Satisfied	16	64
2	Satisfied	8	32
3	Neutral	1	4
4	Dissatisfied	0	0
5	Very Dissatisfied	0	0
	TOTAL	25	100

INTERPRETATION

The above table shows the satisfaction with the level of support received from the team while conducting fieldwork. 64% are very satisfied, 32% are satisfied and about 4% are in neutral.

FEEL THAT SKILLS AND EXPERTISE ARE VALUED IN THE FIELDWORK



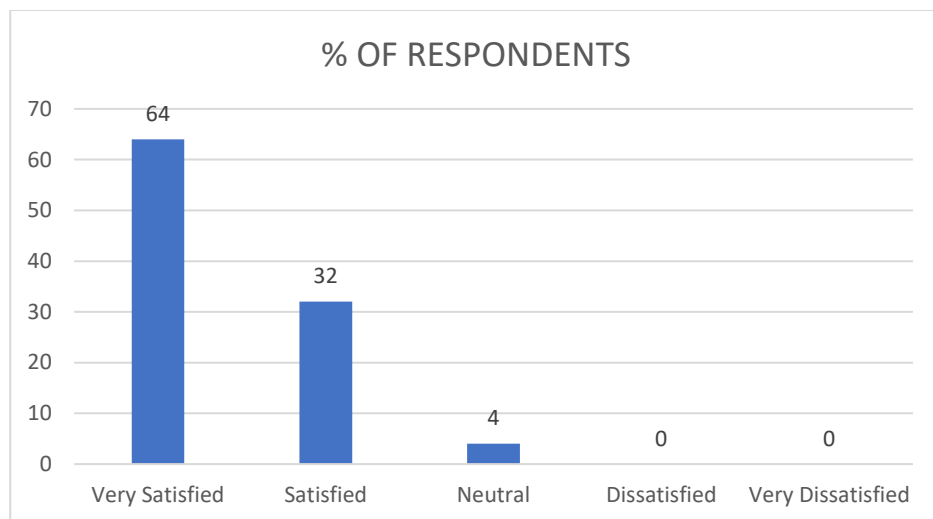
4.1.24 SATISFACTION WITH THE LEVEL OF SUPPORT RECEIVED FROM THE TEAM WHILE CONDUCTING FIELDWORK

S. No.	SATISFACTION WITH THE LEVEL OF SUPPORT RECEIVED FROM THE TEAM WHILE CONDUCTING FIELDWORK	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very Satisfied	16	64
2	Satisfied	8	32
3	Neutral	1	4
4	Dissatisfied	0	0
5	Very Dissatisfied	0	0
	TOTAL	25	100

INTERPRETATION

The above table shows the satisfaction with the level of support received from the team while conducting fieldwork. 64% are very satisfied, 32% are satisfied and about 4% are in neutral.

**SATISFACTION WITH THE LEVEL OF SUPPORT RECEIVED FROM THE TEAM
WHILE CONDUCTING FIELDWORK**

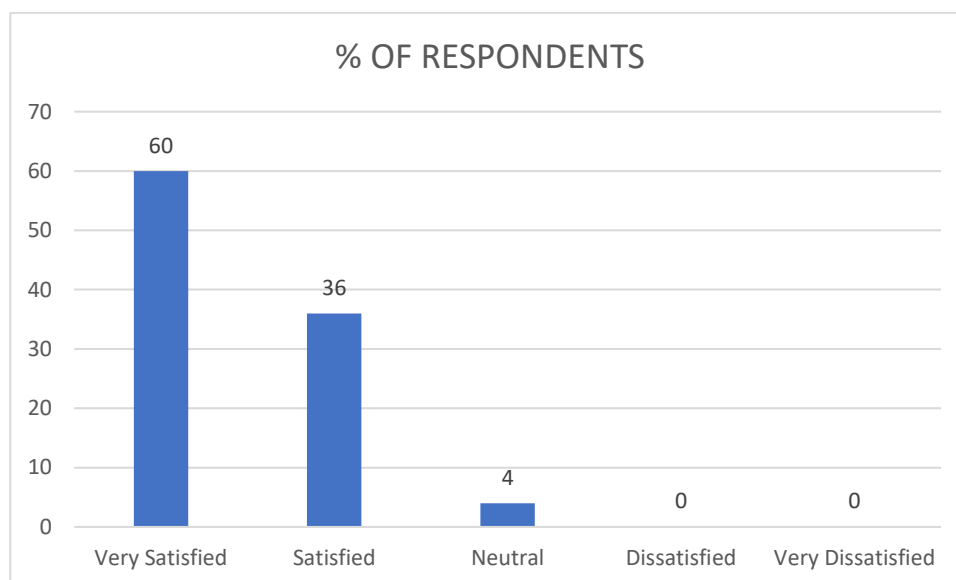


**4.1.25 SATISFIED WITH THE LEVEL OF COLLABORATION AND TEAMWORK AMONG
COLLEAGUES WITHIN THE BRANCH**

S. No.	SATISFIED WITH THE LEVEL OF COLLABORATION AND TEAMWORK AMONG COLLEAGUES WITHIN THE BRANCH	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very Satisfied	15	60
2	Satisfied	9	36
3	Neutral	1	4
4	Dissatisfied	0	0
5	Very Dissatisfied	0	0
	Total	25	100

Interpretation

The above table shows of the satisfaction level regarding the collaboration and teamwork among colleagues within the branch. About 60% of the respondents are very satisfied, 36% are satisfied and about 4% are in neutral

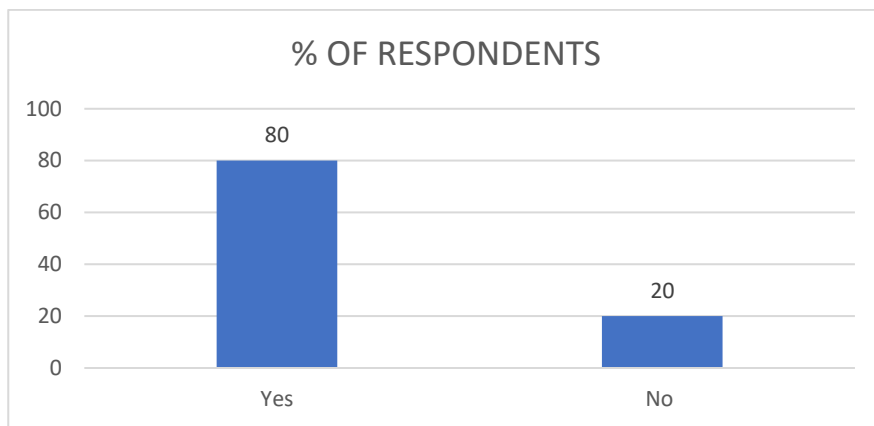


4.1.26 BELIEF THAT NABFINS CAN TAKE TO IMPROVE SAFETY PROTOCOLS FOR FIELDWORK ACTIVITIES

S. No.	BELIEF THAT NABFINS CAN TAKE TO IMPROVE SAFETY PROTOCOLS FOR FIELDWORK ACTIVITIES	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	20	80
2	No	5	20
	Total	25	100

Interpretation

The above table shows respondent's belief that nabfins can take to improve safety protocols for fieldwork activities. 80% of them mentioned yes, 20% mentioned no.



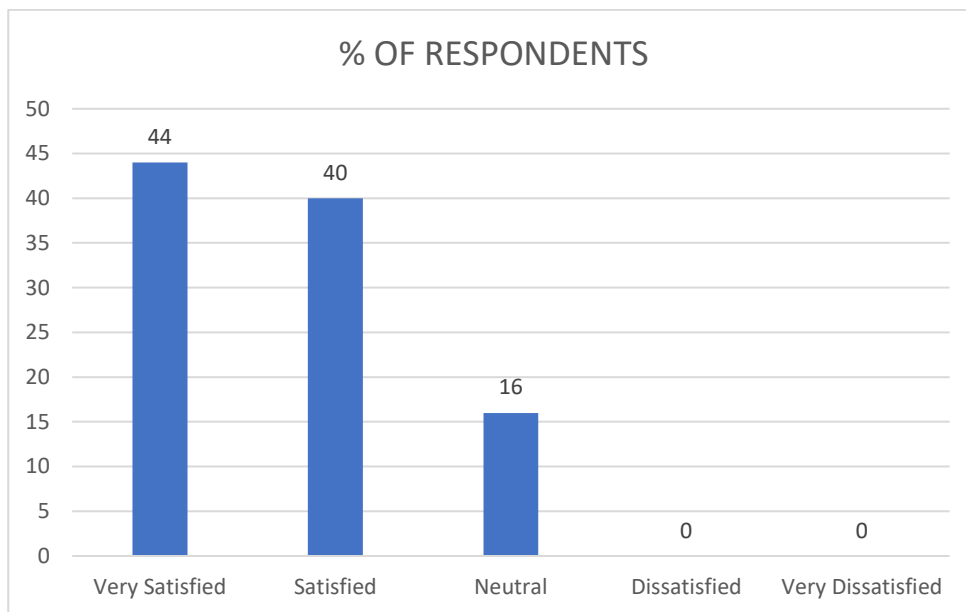
4.1.27 SATISFACTION WITH THE LEVEL OF INTERACTION HAVE WITH CUSTOMERS DURING FIELDWORK

S. No.	SATISFACTION WITH THE LEVEL OF INTERACTION HAVE WITH CUSTOMERS DURING FIELDWORK	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very Satisfied	11	44
2	Satisfied	10	40
3	Neutral	4	16
4	Dissatisfied	0	0
5	Very Dissatisfied	0	0
	Total	25	100

Interpretation

The above table shows the satisfaction of the respondents with the level of interaction have with customers during fieldwork. About 44% are very satisfied, 40% are satisfied and about 16% are in neutral.

SATISFACTION WITH THE LEVEL OF INTERACTION HAVE WITH CUSTOMERS



4.1.28 CUSTOMER INQUIRIES AND CONCERNS ARE ADDRESSED AND RESOLVED DURING FIELDWORK

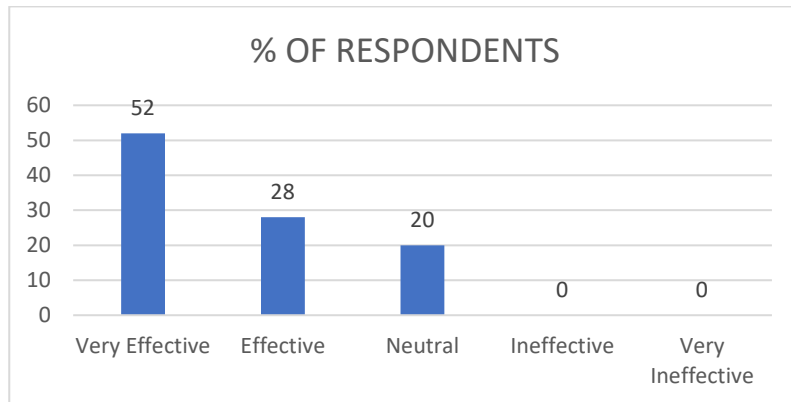
S.No.	CUSTOMER INQUIRIES AND CONCERNS ARE ADDRESSED AND RESOLVED DURING FIELDWORK	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very Effective	13	52
2	Effective	7	28
3	Neutral	5	20
4	Ineffective	0	0
5	Very Ineffective	0	0
	Total	25	100

INTERPRETATION

The above table shows the customer inquiries and concerns are addressed and resolved during fieldwork. About 52% said very effective, 28% said effective, 20% mentioned neutral condition.

CUSTOMER INQUIRIES AND CONCERNS ARE

ADDRESSED AND RESOLVED DURING FIELDWORK

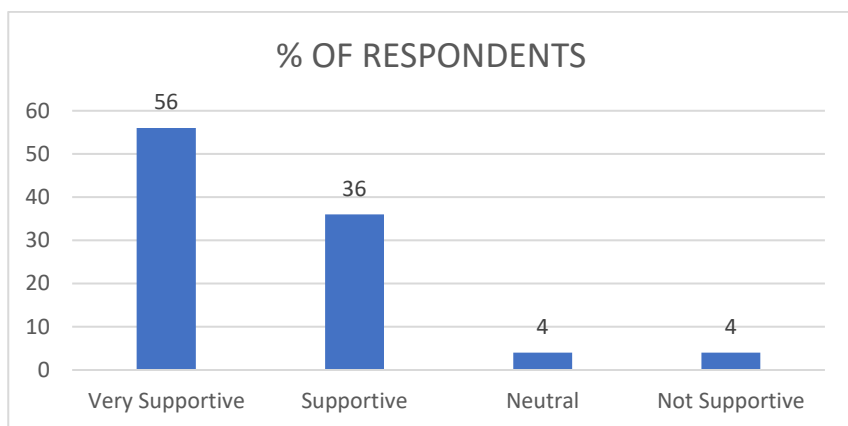


4.1.29 SATISFIED WITH THE PROFESSIONAL DEVELOPMENT OPPORTUNITIES PROVIDED TO ENHANCE THE FIELDWORK SKILLS

S.No.	SATISFIED WITH THE PROFESSIONAL DEVELOPMENT OPPORTUNITIES PROVIDED TO ENHANCE THE FIELDWORK SKILLS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very satisfied	12	48
2	Satisfied	12	48
3	Neutral	1	4
4	Dissatisfied	0	0
5	Very dissatisfied	0	0
	Total	25	10

MAINTAINING PHYSICAL AND MENTAL WELL-BEING ASSIGNMENTS

DURING FIELDWORK



4.1.30 SUGGESTIONS FOR HOW NABFINS CAN BETTER EQUIP EMPLOYEES TO PROMOTE PRODUCTS AND SERVICES

S.No.	SUGGESTIONS FOR HOW NABFINS CAN BETTER EQUIP EMPLOYEES TO PROMOTE PRODUCTS AND SERVICES	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Provide more training	17	68
2	Offer marketing materials and resources	4	16
3	Encourage employee engagement	4	16
	Total	25	100

Interpretation

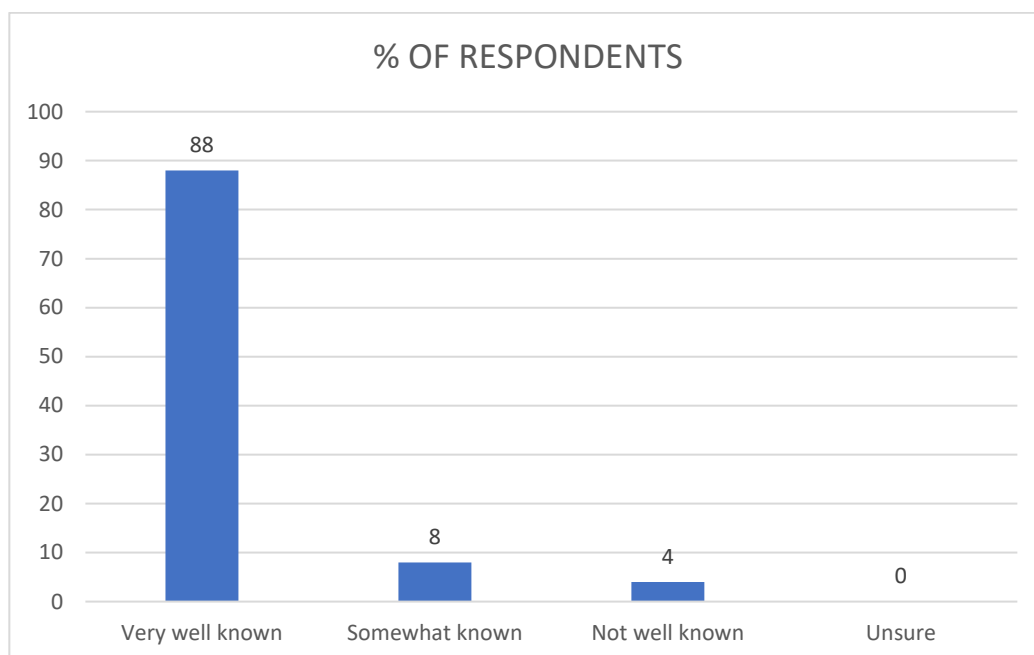
The above table shows the respondents 'suggestions for how NABFINS can better equip employees to promote products and services. About 68% said provide more training, 16% mentioned offer marketing material and resources and about 16% mentioned encouraging of employee engagement.

4.1.31 PUBLIC IS AWARE OF NABFINS PRODUCTS AND SERVICE

S. No.	PUBLIC IS AWARE OF NABFINS PRODUCTS AND SERVICES	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very well known	22	88
2	Somewhat known	2	8
3	Not well known	1	4
4	Unsure	0	0
	Total	25	100

Interpretation

The above table shows whether the public is aware of nabfins products and services. About 88% mentioned very well known, 8% mentioned somewhat know and about 4% mentioned not well known.



4.1.32 SATISFIED WITH THE ABILITY TO BRAND NABFINS PRODUCTS AND SERVICES DURING INTERACTION WITH PUBLIC

S. No.	SATISFIED WITH THE ABILITY TO BRAND NABFINS PRODUCTS AND SERVICES DURING INTERACTION WITH PUBLIC	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very satisfied	17	68
2	Satisfied	8	32
3	Neutral	0	0
4	Dissatisfied	0	0
5	Very dissatisfied	0	0

	Total	25	100
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Interpretation

The above table shows the satisfaction with the ability to brand NABFINS products and services during interaction with public. About 68% mentioned very satisfied, 32% mentioned satisfied.

4.1.33 BUILD TRUST WITH CUSTOMERS DURING INTERACTION ABOUT NABFINS PRODUCTS AND SERVICES

S. No.	BUILD TRUST WITH CUSTOMERS DURING INTERACTION ABOUT NABFINS PRODUCTS AND SERVICES	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Providing accurate information	21	84
2	Being transparent and Honest	3	12
3	Demonstrating knowledge and Expertise	1	4

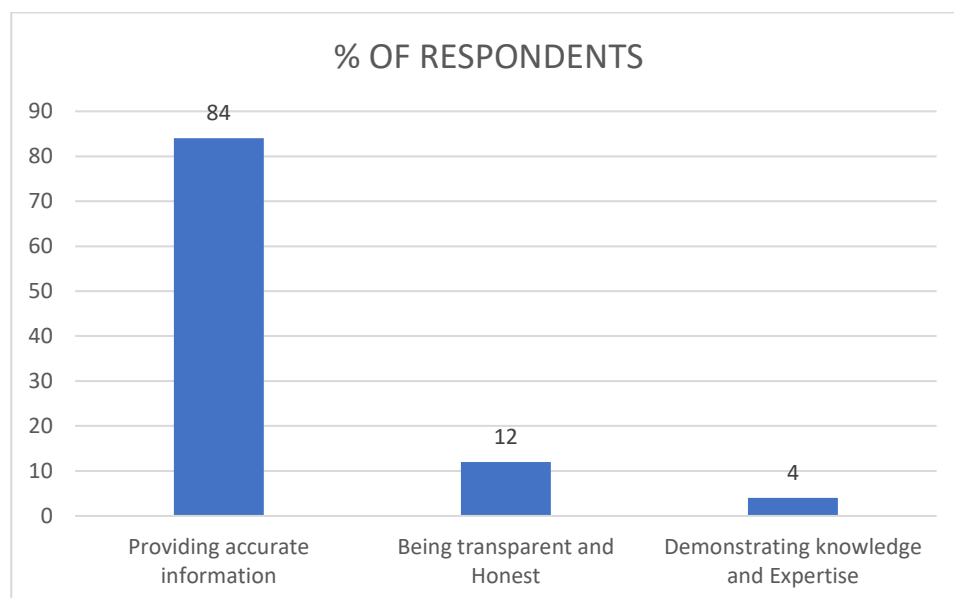
	Total	25	100
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Interpretation

The above table shows the loan terms and conditions clear and transparent, about 84% mentioned providing accurate information, 12% mentioned being transparent and honest and about 4% mentioned demonstrating knowledge and Expertise

BUILD TRUST WITH CUSTOMERS DURING INTERACTION ABOUT NABFINS

PRODUCTS AND SERVICES



4.1.34 RELATIONSHIP WITH SENIOR EMPLOYEES IN THE BRANCH OFFICE

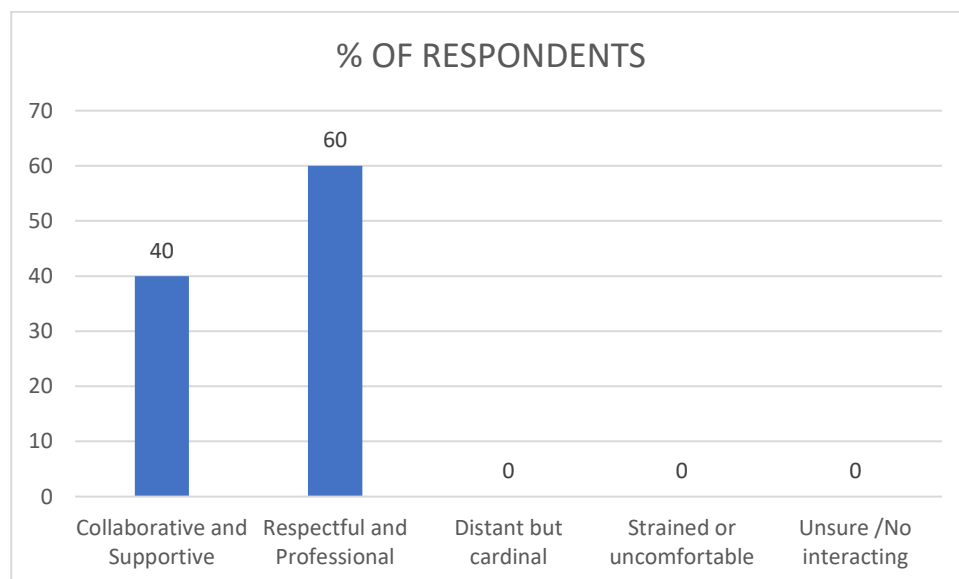
S. No.	RELATIONSHIP WITH SENIOR EMPLOYEES IN THE BRANCH OFFICE	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Collaborative and Supportive	10	40
2	Respectful and Professional	15	60
3	Distant but cardinal	0	0

4	Strained or uncomfortable	0	0
5	Unsure /No interacting	0	0
	Total	25	100

INTERPRETATION

The above table shows the relationship with senior employees in the branch office. About 40% respondents mentioned collaborative and supportive, 60% respectful and professional.

RELATIONSHIP WITH SENIOR EMPLOYEES IN THE BRANCH OFFICE



4.1.35 OFFERINGS CAN NABFINS PROVIDE TO RETAIN CUSTOMERS

S. No.	OFFERINGS CAN NABFINS PROVIDE TO RETAIN CUSTOMERS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Top up loan	11	44
2	Improvement in technology	9	36
3	Retain customers	5	20

	Total	25	100
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Interpretation

The above table shows whether the Offerings can NABINS provide to retain customer. 44 % mentioned top up loan, 36% improvement in technology and 20% mentioned retain customers.

4.1.36 SATISFIED WITH THE LEVEL OF FLEXIBILITY PROVIDED IN

COMPLETING FIELDWORK TASKS

S.No.	SATISFIED WITH THE LEVEL OF FLEXIBILITY PROVIDED IN COMPLETING FIELDWORK TASKS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very satisfied	12	48
2	Satisfied	12	48
3	Neutral	1	4
4	Dissatisfied	0	0
5	Very dissatisfied	0	0
	Total	25	100

INTERPRETATION

The above table shows the satisfaction with the level of flexibility provided in completing fieldwork tasks. 48% mentioned very satisfied, 48% satisfied and 4% mentioned neutral.

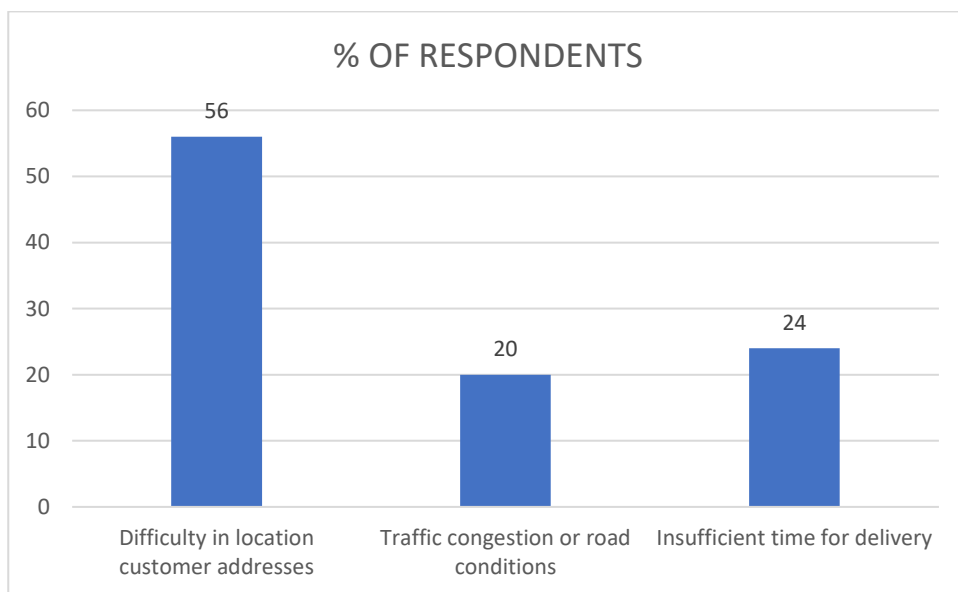
4.1.37 CHALLENGES ENCOUNTERED DURING DOORSTEP DELIVERY

S. No.	CHALLENGES ENCOUNTERED DURING DOORSTEP DELIVERY	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Difficulty in location customer addresses	14	56
2	Traffic congestion or road conditions	5	20
3	Insufficient time for delivery	6	24
	Total	25	100

Interpretation

The above table shows the challenges encountered during doorstep delivery. 56% mentioned Difficulty in location customer addresses, 20% mentioned Traffic congestion or road conditions and 24% mentioned Insufficient time for delivery.

CHALLENGES ENCOUNTERED DURING DOORSTEP DELIVERY



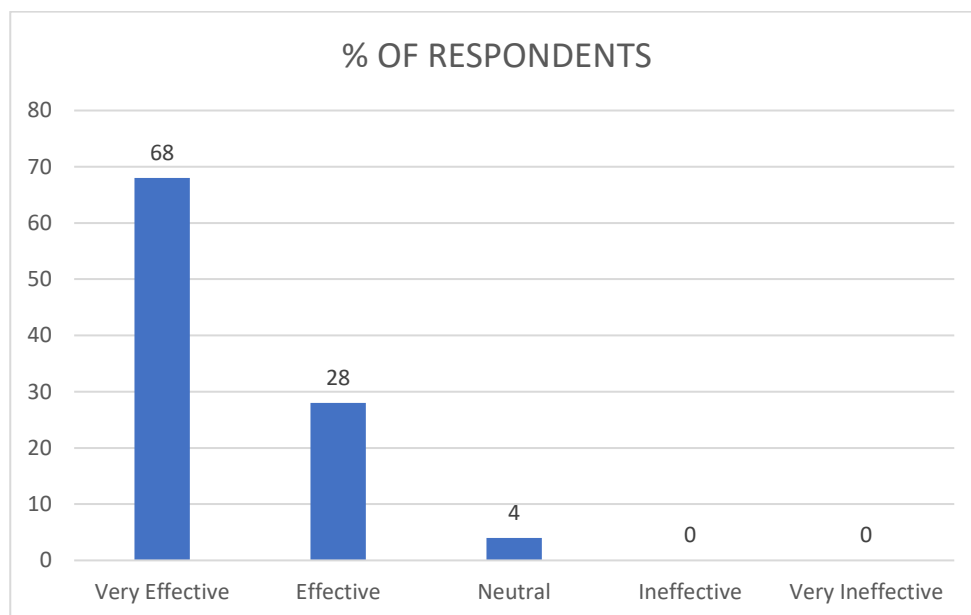
4.1.38 NABFINS INITIATIVELY COMMUNICATES TO BOTH EMPLOYEES AND CUSTOMERS

S. No.	NABFINS INITATIVELY COMMUNICATES TO BOTH EMPLOYEES AND CUSTOMERS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very Effective	17	68
2	Effective	7	28
3	Neutral	1	4
4	Ineffective	0	0
5	Very Ineffective	0	0
	Total	25	100

Interpretation

The above table shows respondents views regarding NABFINS initiatively communicated to both employees and customers. 68% mentioned very effective, 28% mentioned effective, 4% mentioned neutral

NABFINS INITATIVELY COMMUNICATES TO BOTH EMPLOYEES AND CUSTOMERS



SURVEY FOR FINANCIAL INCLUSION: CUSTOMER RESPONSE

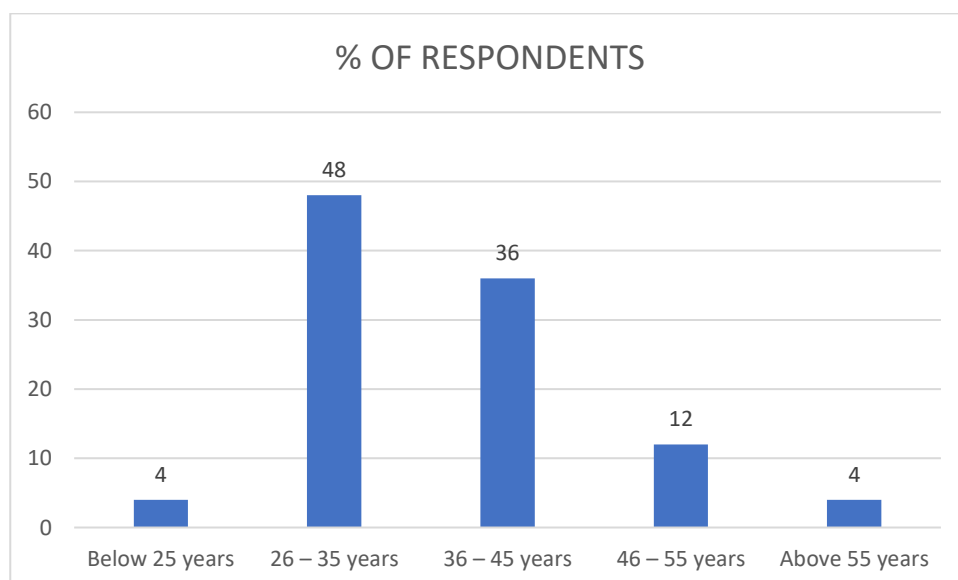
4.1.39 AGE GROUP

S. No.	AGE GROUP	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Below 25 years	1	4
2	26 – 35 years	12	48
3	36 – 45 years	9	36
4	46 – 55 years	3	12
5	Above 55 years	1	4
	Total	25	100

Interpretation

The above table shows the age group of the respondents. About 4% of the respondents are below the age of 25 years of age, about 48% of the respondents are between the age of 26 to 35 years of age, about 36% of the respondents are between the age of 36 to 45 years of age, about 12% of the respondents are between the age of 46 to 55 years of age, about 4% of the respondents are above 55 years of age.

4.1.40 AGE GROUP



4.1.41 GENDER

S. No.	GENDER	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Male	0	0
2	Female	25	100
	Total	25	100

Interpretation

The above table shows the gender of the respondents. About 0% of the respondents are male and about 100% of the respondents are female.

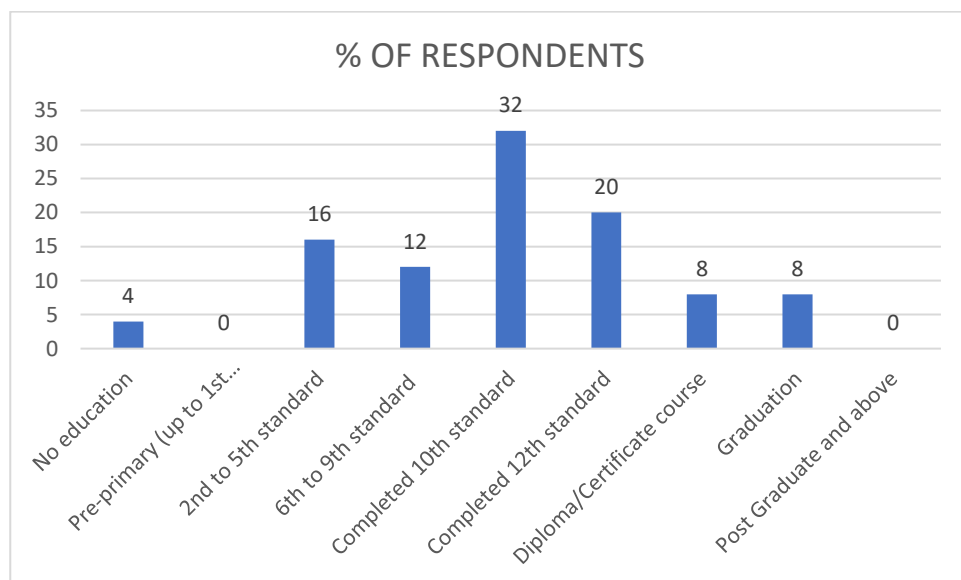
4.1.42 EDUCATION QUALIFICATION

S. No.	EDUCATION QUALIFICATION	NO. OF RESPONDENTS	% OF RESPONDENTS
1	No education	1	4
2	Pre-primary (up to 1 st standard)	0	0
3	2 nd to 5 th standard	4	16
4	6 th to 9 th standard	3	12
5	Completed 10 th standard	8	32
6	Completed 12 th standard	5	20
7	Diploma/Certificate course	2	8
8	Graduation	2	8
9	Post Graduate and above	0	0
	Total	25	100

Interpretation

The above table shows the educational qualification of respondents. About 4% of the respondents are not educated, 16% of the respondents have finished 2nd to 5th, 12 have finished 6th to 9th, 32 have finished 10th, 20% have finished 12th, 8% of the respondents are certificate holders, and 8% of the respondents are graduate.

EDUCATIONAL QUALIFICATION



4.1.43 OCCUPATION:

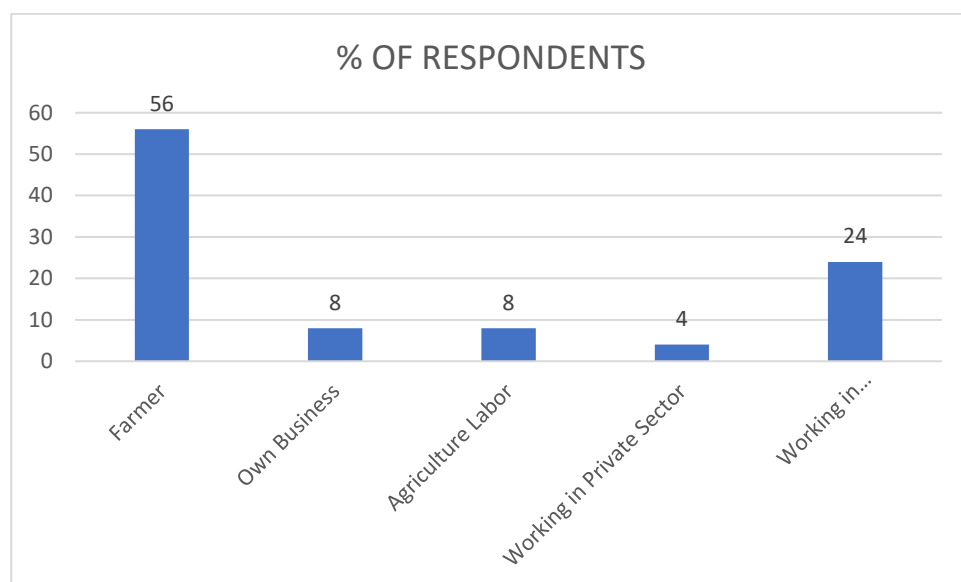
S.NO	OCCUPATION	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Farmer	14	56
2	Own Business	2	8
3	Agriculture Labor	2	8
4	Working in Private Sector	1	4

5	Working in Public/Government	6	24
	TOTAL	25	100

INTERPRETATION

The above table shows the occupation of the respondents, 56% of the respondents were farmers, 8% of the respondents were in own business, 8% of the respondents were agricultural labour's, 4% of the respondents were in private sector remaining 24% of the respondents were in public/government sector

OCCUPATION



4.1.44 MARITAL STATUS

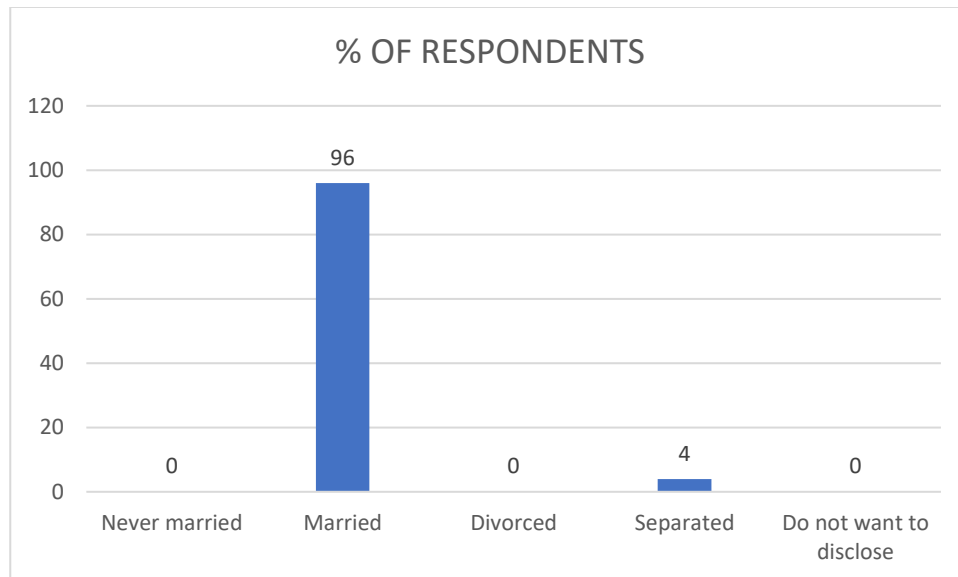
S.NO	MARITAL STATUS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Never married	0	0
2	Married	24	96
3	Divorced	0	0
4	Separated	1	4

5	Do not want to disclose	0	0
	TOTAL	25	100

INTERPRETATION

The above table shows the marital status of the respondents, 0% of the respondents were never married, 96% of the respondents were married, 0% of the respondents were divorced, 4% of the respondents were separated and remaining 0% of the respondents do not want to disclose

MARITAL STATUS



4.1.45 CONSENT TO PARTICIPATE IN THIS SURVEY

S. No.	CONSENT TO PARTICIPATE IN THIS SURVEY	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	25	100
2	No	0	0
	Total	25	100

Interpretation

The above table shows the consent of the respondents to participate in this survey. 100% of the respondents say yes, 0% of respondents say no

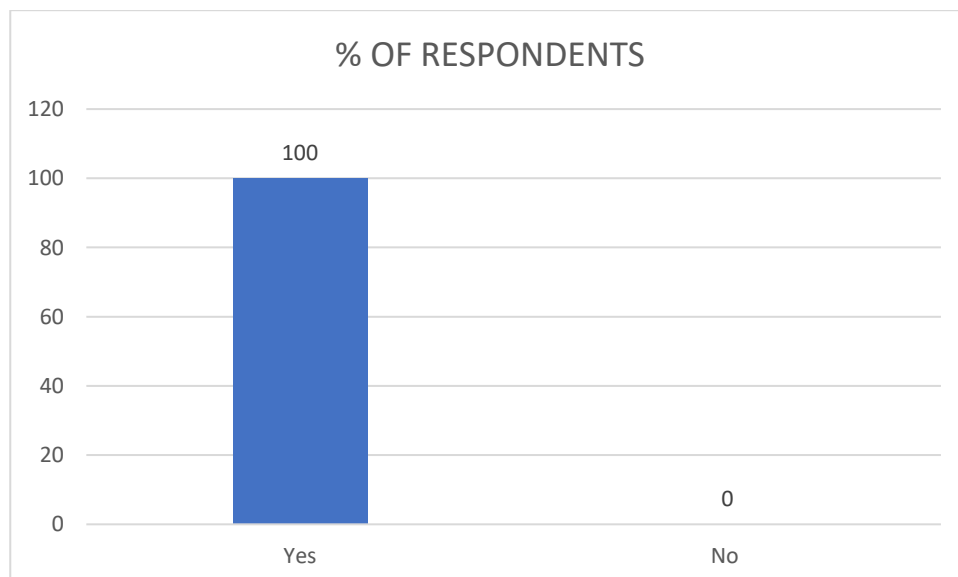
4.1.46 HAVE A BANK ACCOUNT

S. No.	HAVE A BANK ACCOUNT	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	25	100
2	No	0	0
	Total	25	100

Interpretation

The above table shows whether the respondents have bank accounts. 100% of the respondents say yes, 0% of respondents say no

HAVE A BANK ACCOUNT



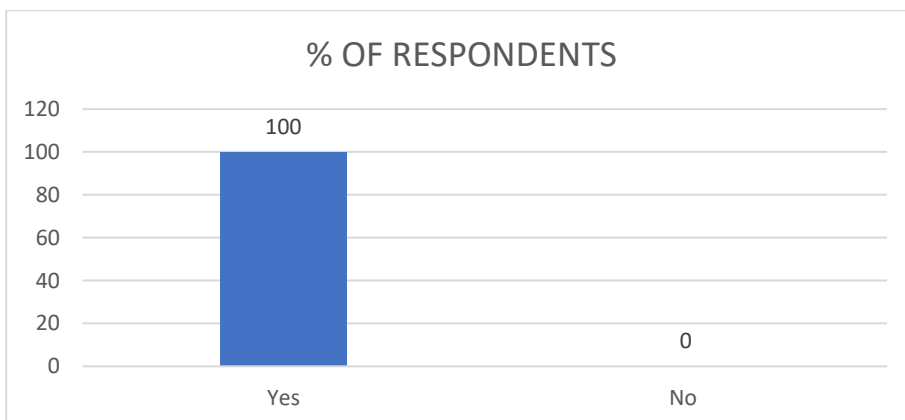
4.1.47 HAVE A FAIR UNDERSTANDING OF THE FINANCIAL DECISION OF THISHOUSEHOLD

S. No.	HAVE A FAIR UNDERSTANDING OF THE FINANCIAL DECISION OF THIS HOUSEHOLD	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	25	100
2	No	0	0
	Total	25	100

Interpretation

The above table shows whether the respondents have a fair understanding of the financial decision of this Household. 100% of the respondents say yes, 0% of respondents say no.

HAVE A FAIR UNDERSTANDING OF THE FINANCIAL DECISION OF THISHOUSEHOLD



4.1.48 IS YOUR HOUSEHOLD ABLE TO MEET BASIC NEEDS

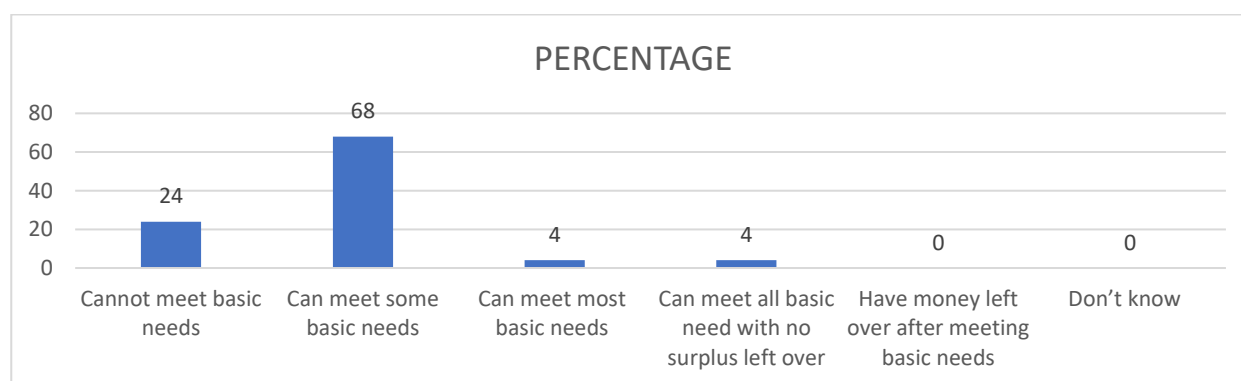
S.NO	IS YOUR HOUSEHOLD ABLE TO MEET BASIC NEEDS	NO. OF RESPONDENTS	PERCENTAGE
1	Cannot meet basic needs	6	24
2	Can meet some basic needs	17	68
3	Can meet most basic needs	1	4

4	Can meet all basic need with no surplus left over	1	4
5	Have money left over after meeting basic needs	0	0
6	Don't know	0	0
	Total	25	100

INTERPRETATION

The above table shows whether their household is able to meet basic needs, 24% of the respondents can meet basic needs, 68% of the respondents can meet some basic needs, 4% of the respondents can meet most basic needs, 4% of the respondents can meet all basic needs with no surplus left over

IS YOUR HOUSEHOLD ABLE TO MEET BASIC NEEDS



4.1.49 HOW DO YOU MANAGE TO MAKE THESE PAYMENTS

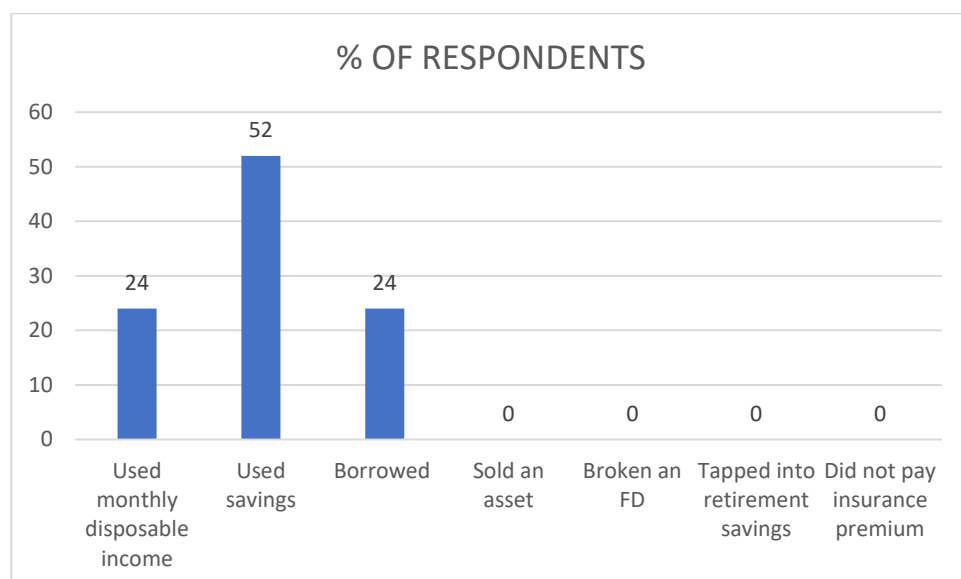
S.NO	HOW DO YOU MANAGE TO MAKE THESE PAYMENTS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Used monthly disposable income	6	24

2	Used savings	13	52
3	Borrowed	6	24
4	Sold an asset	0	0
5	Broken an FD	0	0
6	Tapped into retirement savings	0	0
7	Did not pay insurance premium	0	0
	Total	25	10

INTERPRETATION

The above table shows how they manage to make these payments, 24% of the respondents used monthly disposable income, 52% of the respondents' used savings, 24% of the respondent's borrowed money

HOW DO YOU MANAGE TO MAKE THESE PAYMENTS



4.1.50 ARE YOU SATISFIED WITH THE SERVICES OF BANK ACCOUNT

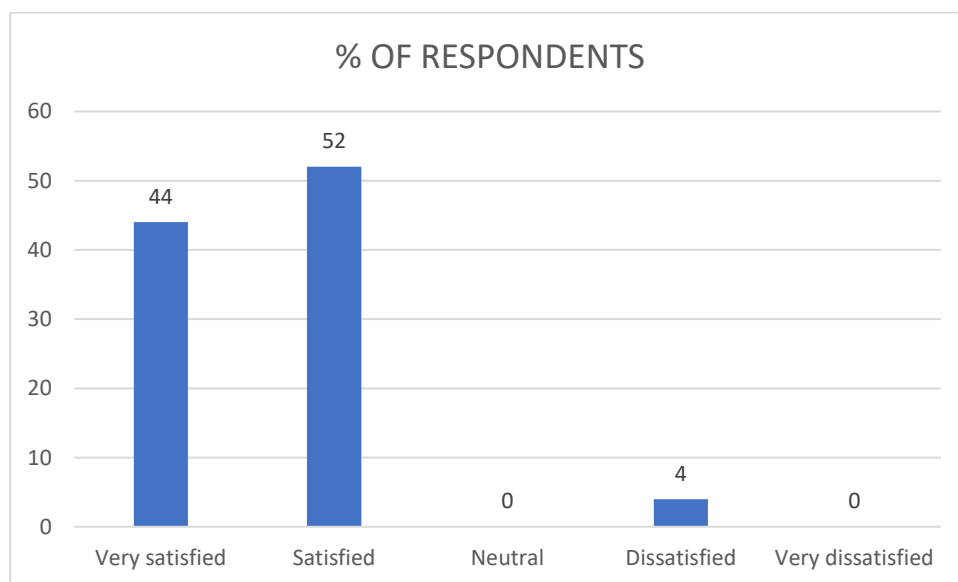
S.NO	ARE YOU SATISFIED WITH THE SERVICES OF BANK ACCOUNT	NO. OF RESPONDENTS	% OF RESPONDENTS
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1	Very satisfied	11	44
2	Satisfied	13	52
3	Neutral	0	0
4	Dissatisfied	1	4
5	Very dissatisfied	0	0
	Total	25	100

INTERPRETATION

The above table shows whether they are satisfied with the services of bank account. 44% of the respondents are very satisfied, 52% of the respondents are satisfied, 4% of the respondents are dissatisfied

ARE YOU SATISFIED WITH THE SERVICES OF BANK ACCOUNT



4.1.51 DO YOU HAVE ATM

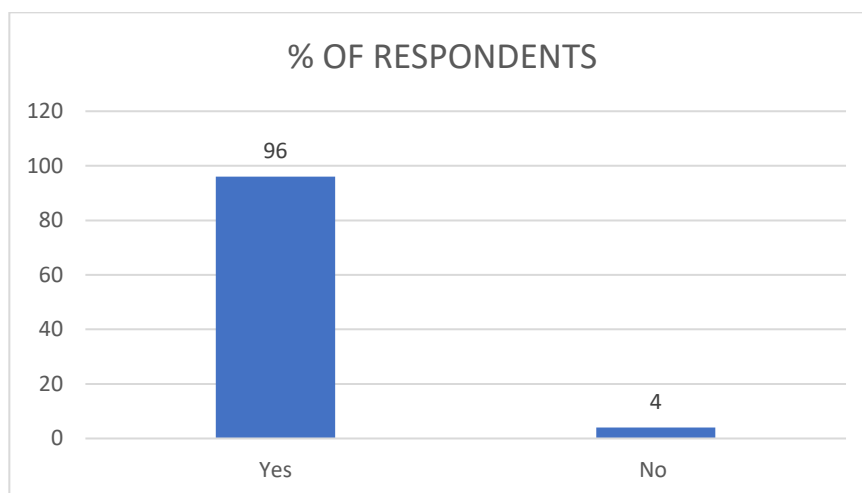
S.NO	DO YOU HAVE ATM	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	24	96

2	No	1	4
	Total	25	100

Interpretation

The above table shows whether the respondents have ATM card. 96% of the respondents say yes, 4% of respondents say no.

DO YOU HAVE ATM



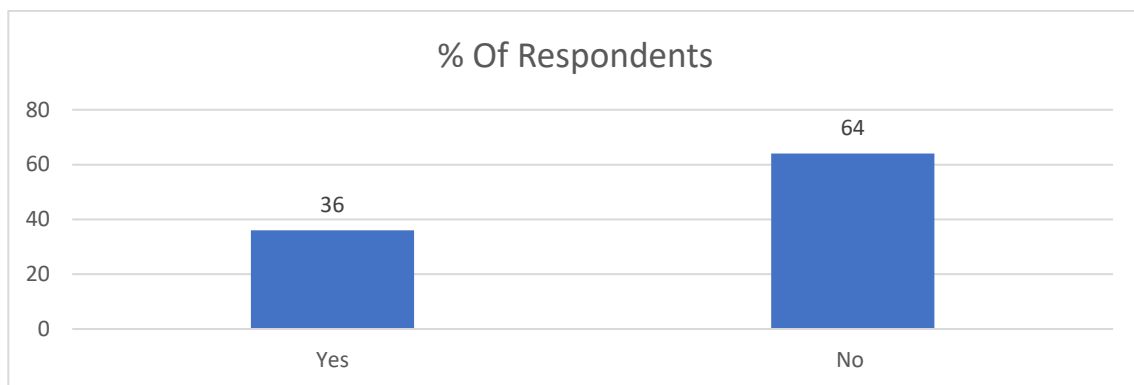
4.1.52 DO YOU USE INTERNET BANKING

S. No.	DO YOU USE INTERNET BANKING	No. of Respondents	% Of Respondents
1	Yes	9	36
2	No	16	64
	Total	25	100

Interpretation

The above table shows whether the respondents use Internet banking. 36% of the respondents say yes, 64% of respondents say no.

DO YOU USE INTERNET BANKING



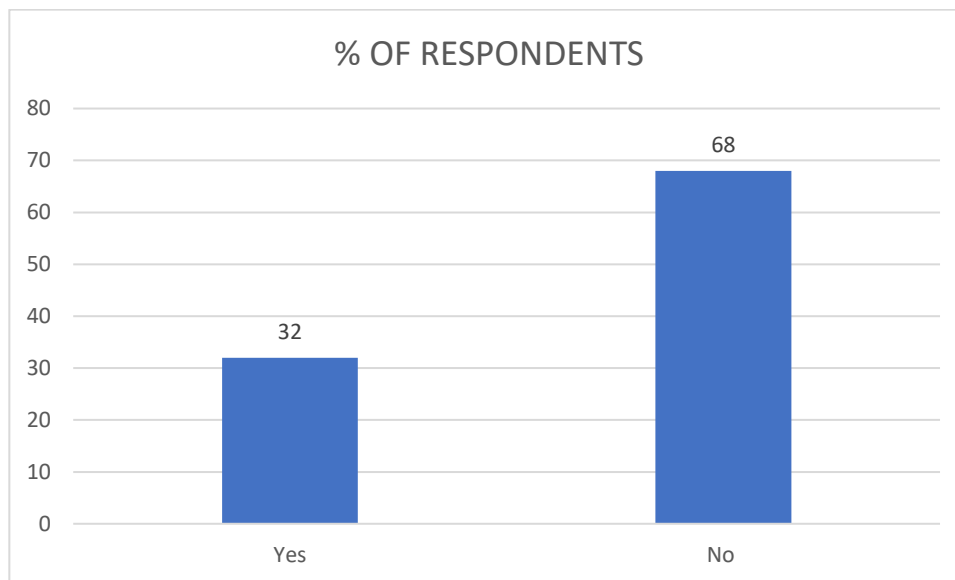
4.1.53 DO YOU HAVE UPI APP

S. No.	DO YOU HAVE UPI APP	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	8	32
2	No	17	68
	Total	25	100

Interpretation

The above table shows whether the respondents have UPI app. 32% of the respondents say yes, 68% of respondents say no.

DO YOU HAVE UPI APP



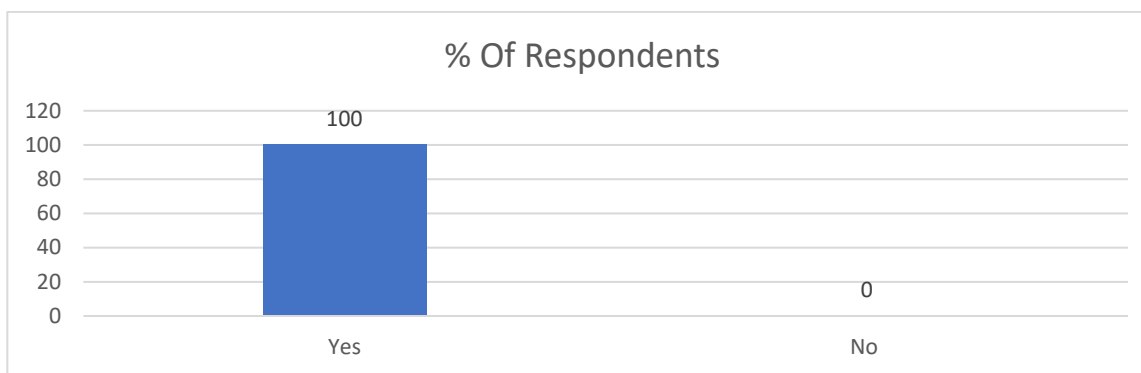
4.1.55 THE LOAN TERMS AND CONDITIONS CLEAR AND TRANSPARENT

S. No.	THE LOAN TERMS AND CONDITIONS CLEAR AND TRANSPARENT	No. of Respondents	% Of Respondents
1	Yes	25	100
2	No	0	0
	Total	25	100

Interpretation

The above table shows whether the loan terms and conditions clear and transparent. 100% of the respondents say yes, 0% of respondents say no.

THE LOAN TERMS AND CONDITIONS CLEAR AND TRANSPARENT



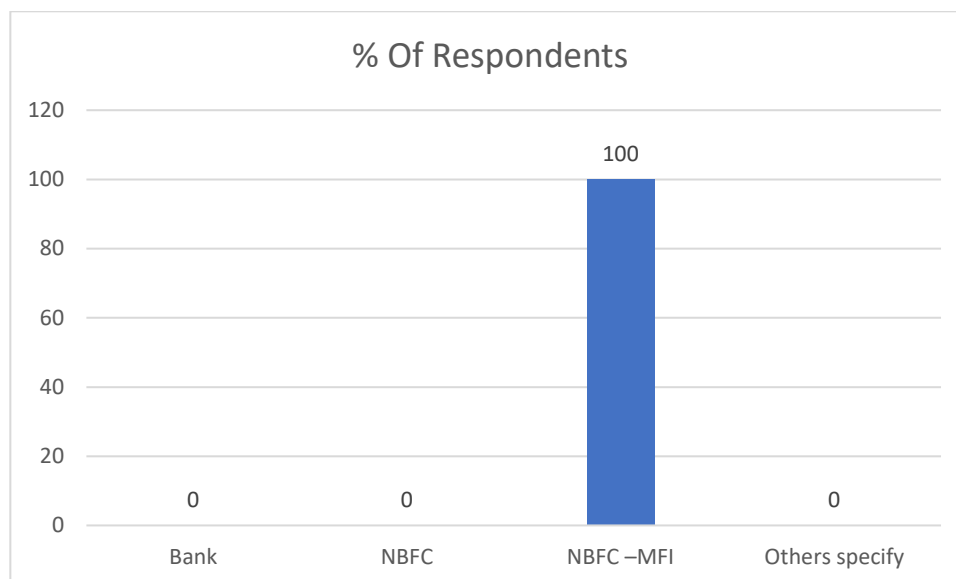
4.1.56 HAVE YOU AVAILED ANY LOAN

S.NO	HAVE YOU AVAILED ANY LOAN	NO. OF RESPONDENTS	% Of Respondents
1	Bank	0	0
2	NBFC	0	0
3	NBFC –MFI	25	100
4	Others specify	0	0
	Total	25	100

INTERPRETATION

The above table shows whether you have availed any loan with the financial institutions, 0% of the respondents availed loan in banks, 0% of the respondents availed loan in NBFC, 100% of the respondents in NBFC-MFI, 0% of the respondents in others.

HAVE YOU AVAILED ANY LOAN



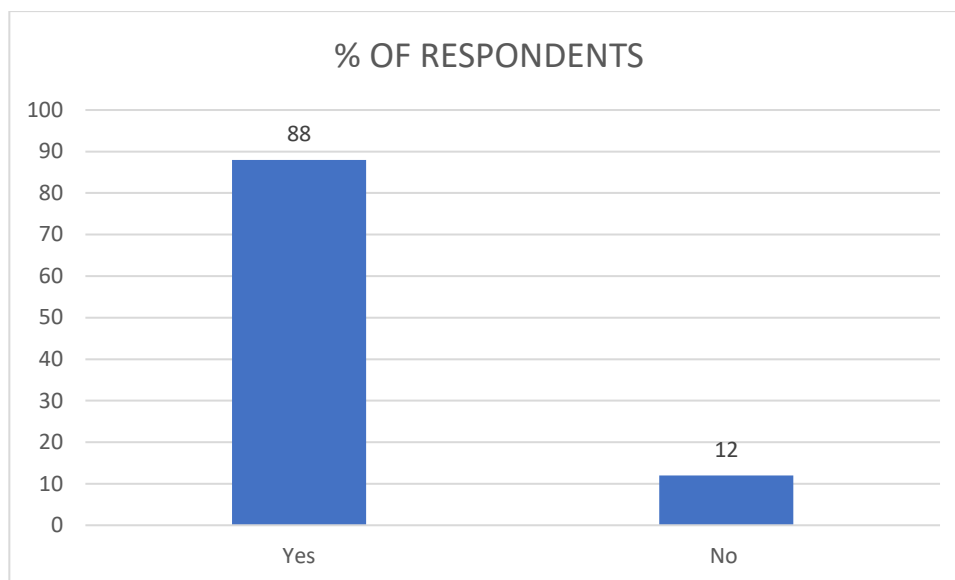
4.1.57 DOES ANYONE IN YOUR HOUSEHOLD OWN AT LEAST ONE SUCH ACCOUNT

S. NO.	DOES ANYONE IN YOUR HOUSEHOLD OWN AT LEAST ONE SUCH ACCOUNT	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	22	88
2	No	3	12
	Total	25	100

Interpretation

The above table shows whether anyone in their household own at least one such account. 88% of the respondents say yes, 12% of respondents say no.

DOES ANYONE IN YOUR HOUSEHOLD OWN AT LEAST ONE SUCH ACCOUNT



4.1.58 HOW OFTEN DO YOU PAY A PREMIUM FOR OR RENEW YOUR INVESTMENT IN THIS SET OF PRODUCTS

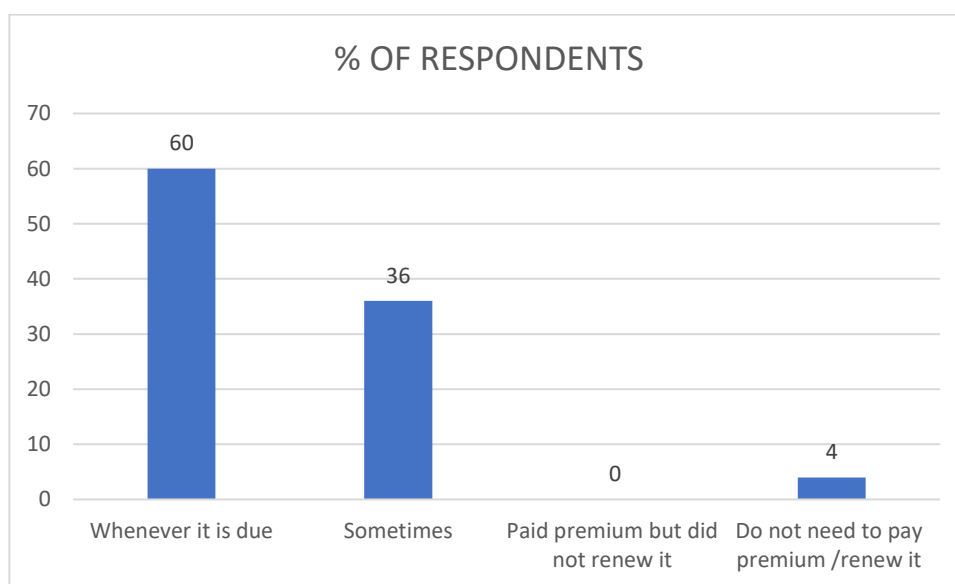
S.NO	HOW OFTEN DO YOU PAY A PREMIUM FOR OR RENEW YOUR INVESTMENT IN THIS SET OF PRODUCTS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Whenever it is due	15	60
2	Sometimes	9	36

3	Paid premium but did not renew it	0	0
4	Do not need to pay premium /renew it	1	4
	Total	25	100

INTERPRETATION

The above table shows how often do you pay a premium for or renew your investment in this Set of products, 60% of the respondents say whenever it is due, 36% of the respondents say sometimes, 4% of the respondents say they do not pay premium/renew it.

HOW OFTEN DO YOU PAY A PREMIUM FOR OR RENEW YOUR INVESTMENT IN THIS SET OF PRODUCTS



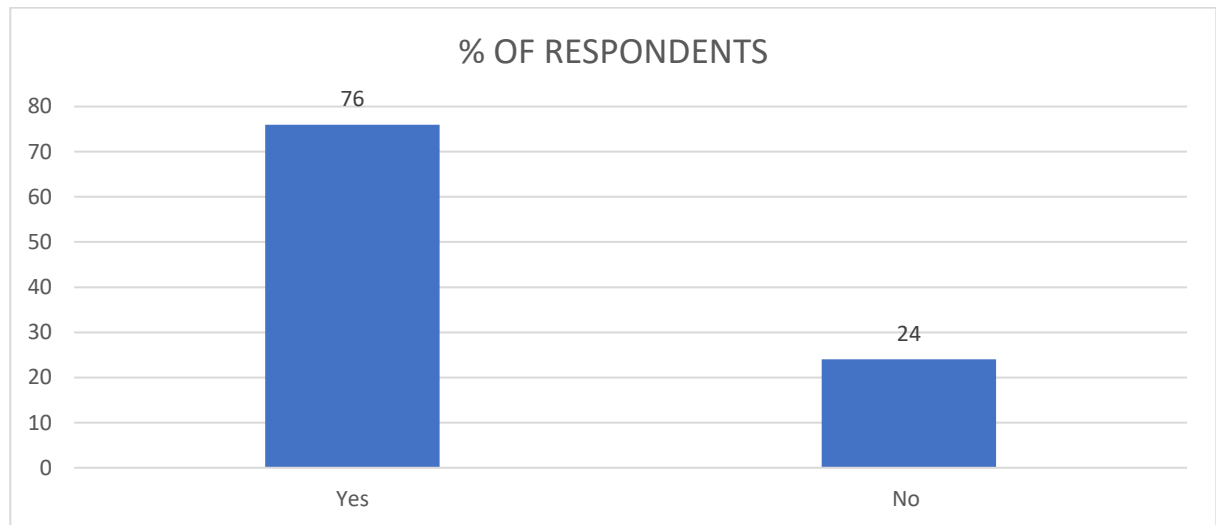
4.1.59 HAVE YOU PURCHASED ANY INSURANCE PRODUCTS

S. NO.	HAVE YOU PURCHASED ANY INSURANCE PRODUCTS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	19	76
2	No	6	24
	Total	25	100

Interpretation

The above table shows whether the respondents have purchased any insurance products. 76% of the respondents say yes, 24% of respondents say no.

HAVE YOU PURCHASED ANY INSURANCE PRODUCTS



4.1.60 ARE YOU SATISFIED WITH THE RANGE OF INSURANCE PRODUCTS OFFERED

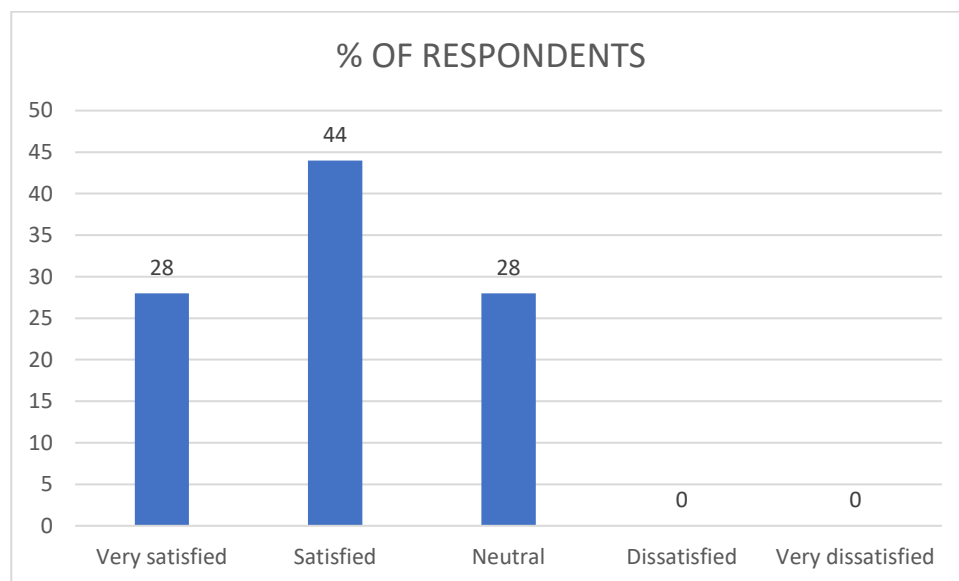
S.NO	ARE YOU SATISFIED WITH THE RANGE OF INSURANCE PRODUCTS OFFERED	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very satisfied	7	28

2	Satisfied	11	44
3	Neutral	7	28
4	Dissatisfied	0	0
5	Very dissatisfied	0	0
	Total	25	100

INTERPRETATION

The above table shows whether they are you satisfied with the range of insurance products offered, 28% of the respondents are very satisfied, 44% of the respondents are satisfied, 28% of the respondents are neutral.

ARE YOU SATISFIED WITH THE RANGE OF INSURANCE PRODUCTS OFFERED



4.1.61

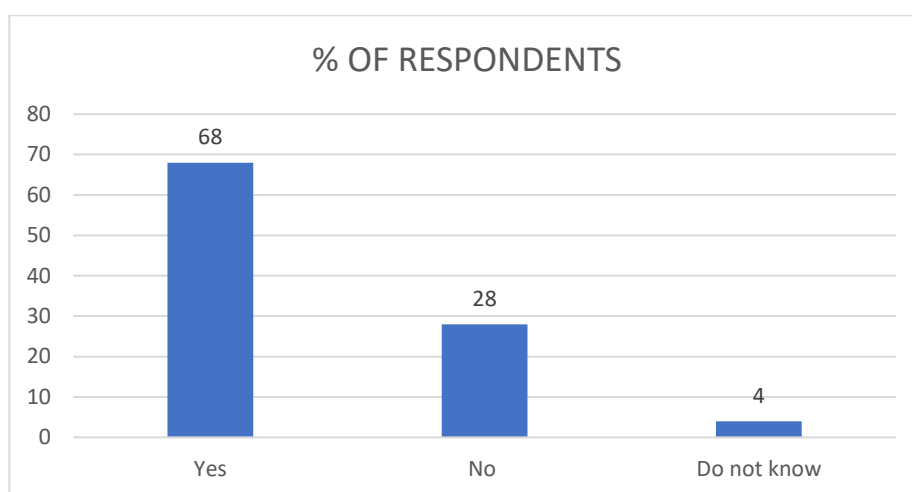
S. NO.	DOES ANYONE IN YOUR HOUSEHOLD OWN SUCH AN INSURANCE POLICY	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	17	68
2	No	7	28

3	Do not know	1	4
	Total	25	100

Interpretation

The above table shows whether anyone in their household own such an insurance policy. 68% of the respondents say yes, 28% of respondents say no, 4% say they do not know.

DOES ANYONE IN YOUR HOUSEHOLD OWN SUCH AN INSURANCE POLICY



4.1.62 HOW OFTEN DO YOU PAY A PREMIUM FOR OR RENEW YOUR INVESTMENT IN THIS SET OF PRODUCTS

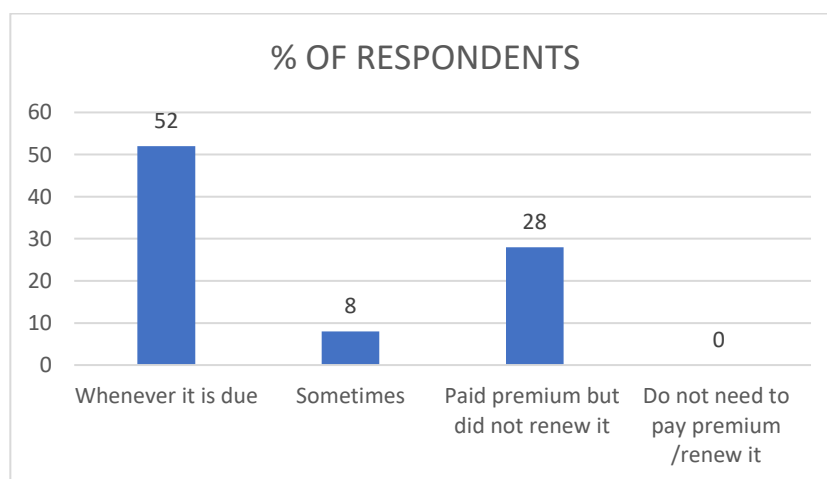
S.NO	HOW OFTEN DO YOU PAY A PREMIUM FOR OR	NO. OF RESPONDENTS	% OF RESPONDENTS
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	RENEW YOUR INVESTMENT IN THIS SET OF PRODUCTS		
1	Whenever it is due	13	52
2	Sometimes	2	8
3	Paid premium but did not renew it	7	28
4	Do not need to pay premium /renew it	0	0
	Total	25	100

INTERPRETATION

the above table shows How often they pay a premium for or renew your investment in this Set of products, 52% of the respondents pay whenever due, 8% of the respondents pay sometimes, 28% of the respondents paid premium but did not renew it.

HOW OFTEN DO YOU PAY A PREMIUM FOR OR RENEW YOUR INVESTMENT IN THIS SET OF PRODUCTS



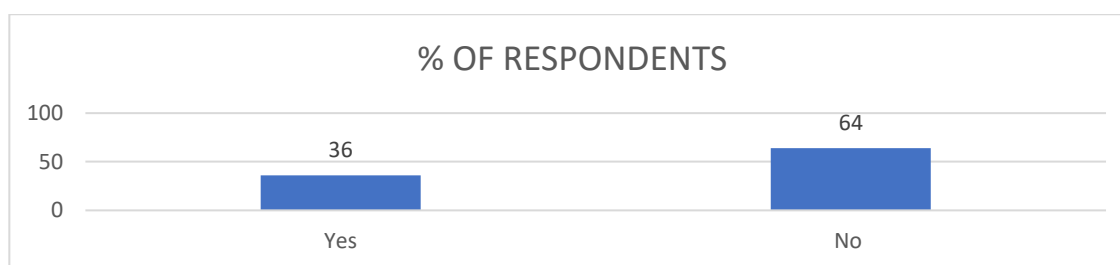
4.1.63 DO YOU OWN A RETIREMENT OR PENSION PRODUCTS

S. NO.	DO YOU OWN A RETIREMENT OR PENSION PRODUCTS	NO. OF RESPONDENTS	% OF RESPONDENTS
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1	Yes	9	36
2	No	16	64
	Total	25	100

Interpretation

The above table shows whether the respondents own a retirement or pension products. 36% of the respondents say yes, 64% of respondents say no.



4.1.64 RECEIVE FINANCIAL ADVICE FROM FOR ANY FORMAL FINANCIAL ASSET

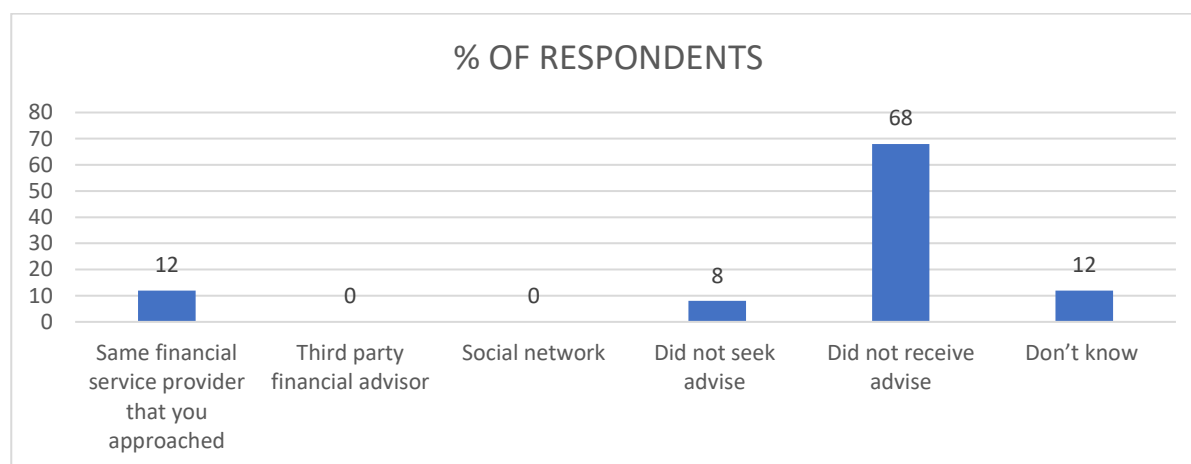
S. NO.	RECEIVE FINANCIAL ADVICE FROM FOR ANY FORMAL FINANCIAL ASSET	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Same financial service provider that you approached	3	12
2	Third party financial advisor	0	0
3	Social network	0	0
4	Did not seek advise	2	8
5	Did not receive advise	17	68
6	Don't know	3	12

	Total	25	100
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Interpretation

The above table shows About receiving financial advice from for any formal financialAsset. 12% of the respondents same financial service provider they approached, 8%of the respondents say they did not seek advice, 68% of the respondents say did not receive any advice, 12% of the respondents say they don't know.

4.1.65 RECEIVE FINANCIAL ADVICE FROM FOR ANY FORMAL FINANCIAL ASSET



4.1.66 RELY ON INFORMAL FINANCIAL PRODUCTS

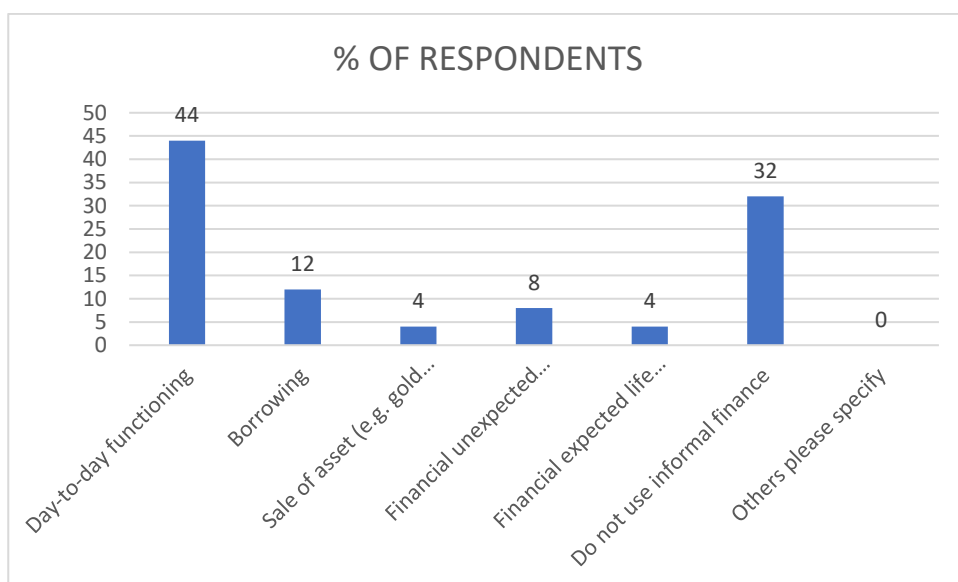
S. NO.	RELY ON INFORMAL FINANCIAL PRODUCTS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Day-to-day functioning	11	44
2	Borrowing	3	12
3	Sale of asset (e.g. gold ,livestoc,other physical asset)	1	4
4	Financial unexpected events (e.g., medical shocks)	2	8

5	Financial expected life events (e.g. marriage ,education)	1	4
6	Do not use informal finance	8	32
7	Others please specify	0	0
	Total	25	100

Interpretation

The above table shows how they rely on informal financial products, About 44% of the respondents rely on day to day functioning, 12%of the respondents on borrowing, 4% of the respondents on sale of assets, 8% of the respondents on financial unexpected events, 4% on expected life events and 32% on informal finance.

RELY ON INFORMAL FINANCIAL PRODUCTS



4.1.67 WHICH OF THESE DESCRIBES YOUR LIVING ARRANGEMENT

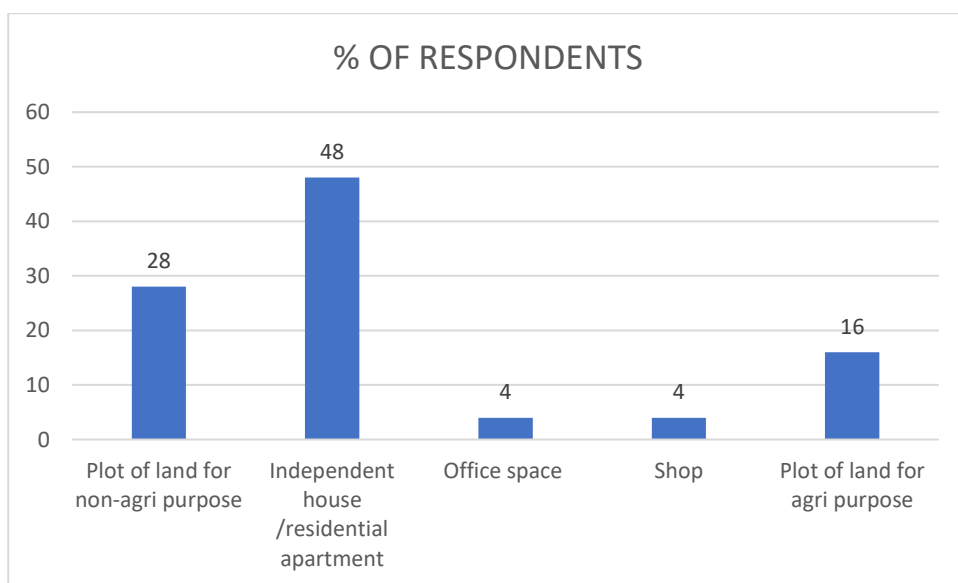
S. NO.	WHICH OF THESE DESCRIBES YOUR LIVING ARRANGEMENT	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Plot of land for non-agri purpose	7	28
2	Independent house /residential apartment	12	48

3	Office space	1	4
4	Shop	1	4
5	Plot of land for agri purpose	4	16
	Total	25	100

Interpretation

The above table shows which of the above describe their living arrangement. About 28% of the respondents, have plot for non-agri purpose, 48% of the respondents independent house/residential apartment, 4% of the respondents office space, 4% of the respondents shop and 16% plot of land for agriculture purpose.

WHICH OF THESE DESCRIBES YOUR LIVING ARRANGEMENT



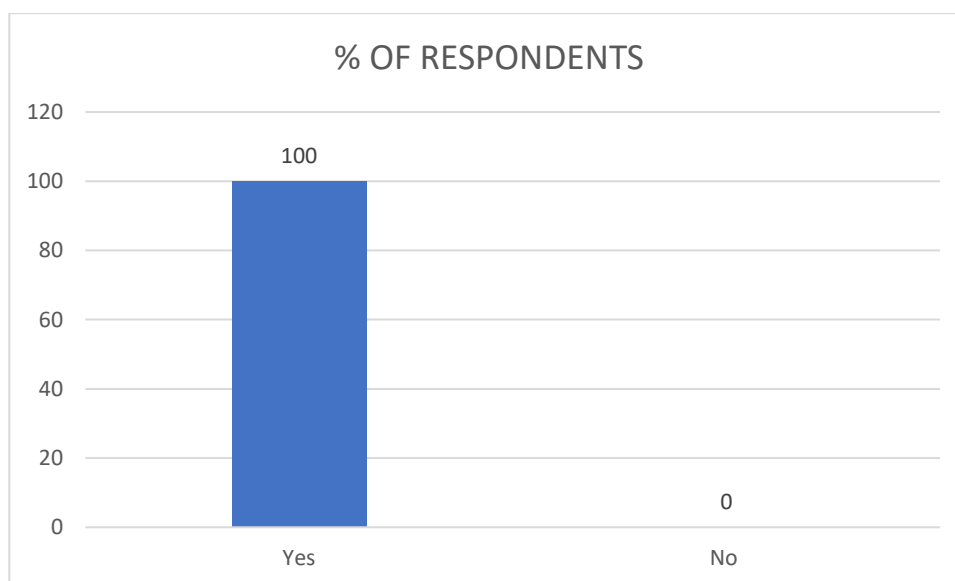
4.1.67 ARE YOU CUSTOMER OF NABFINS

S. NO.	ARE YOU CUSTOMER OF NABFINS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Yes	25	100
2	No	0	0
	Total	25	100

Interpretation

The above table shows whether the respondents are customer of NABFINS. 100% of the respondents say yes, 0% of respondents say no.

ARE YOU CUSTOMER OF NABFINS



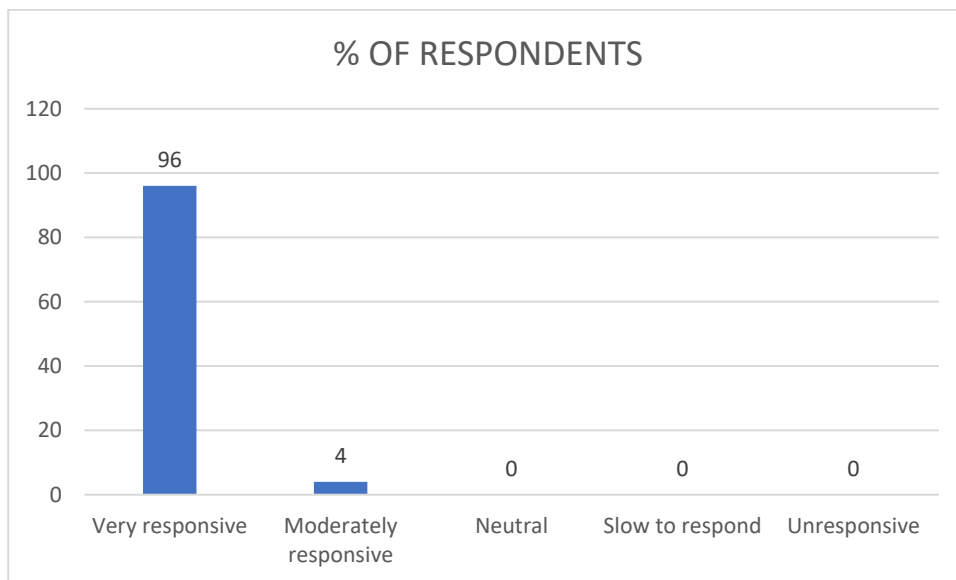
4.1.68 HOW WOULD YOU RATE THE RESPONSIVENESS OF NABFINS STAFF WHEN ADDRESSING YOUR INQUIRES OR CONCERNS

S. NO.	HOW WOULD YOU RATE THE RESPONSIVENESS OF NABFINS STAFF WHEN ADDRESSING YOUR INQUIRES OR CONCERNS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very responsive	24	96
2	Moderately responsive	1	4
3	Neutral	0	0
4	Slow to respond	0	0
5	Unresponsive	0	0
	Total	25	100

Interpretation

The above table shows how would they rate the responsiveness of NABFINS staff when Addressing your inquires or concerns. About 96% of the respondents are very responsive, 4% of the respondents are moderately responsive.

HOW WOULD YOU RATE THE RESPONSIVENESS OF NABFINS STAFF WHEN ADDRESSING YOUR INQUIRES OR CONCERNS



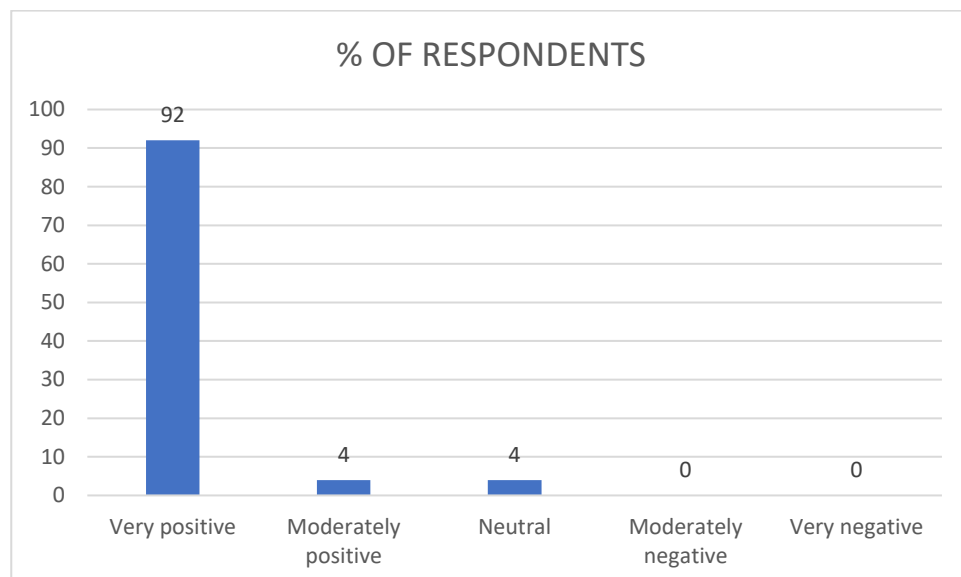
4.1.69 HOW POSITIVE IS YOUR PERCEPTION OF NABFINS AS A FINANCIAL INSTITUTION OR SERVICE PROVIDER

S. NO.	HOW POSITIVE IS YOUR PERCEPTION OF NABFINS AS A FINANCIAL INSTITUTION OR SERVICE PROVIDER	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very positive	23	92
2	Moderately positive	1	4
3	Neutral	1	4
4	Moderately negative	0	0
5	Very negative	0	0
	Total	25	100

Interpretation

The above table shows How positive is your perception of NABFINS as a financial institution or Service provider. About 92% of the respondents, are very positive, 4% of the respondents are moderately positive, 4 % of the respondents are neutral.

HOW POSITIVE IS YOUR PERCEPTION OF NABFINS AS A FINANCIAL INSTITUTION OR SERVICE PROVIDER

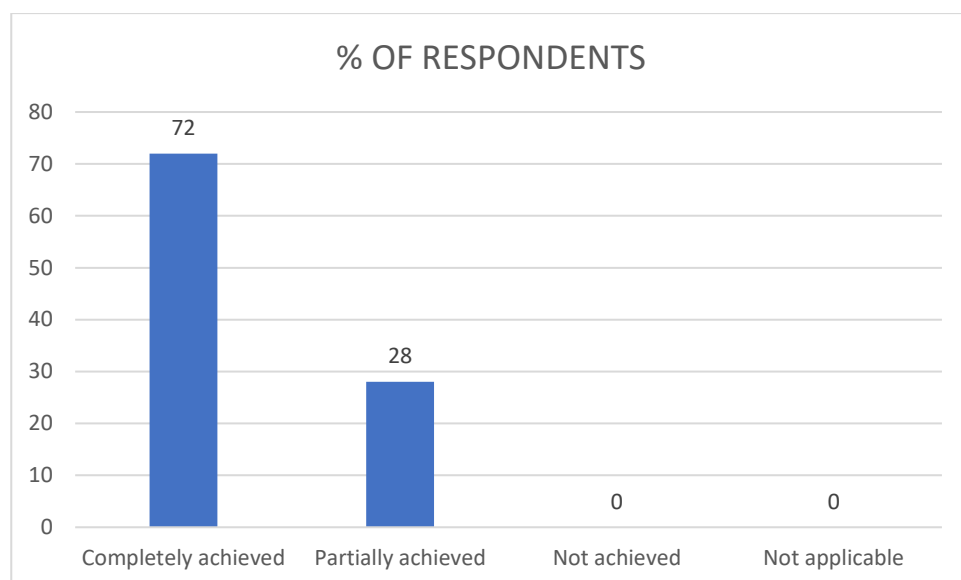


4.1.70 TO WHAT EXTENT DO YOU FEEL THAT NABFINS HAS HELPED YOU ACHIEVE YOUR FINANCIALGOALS

S. NO.	TO WHAT EXTENT DO YOU FEEL THAT NABFINS HAS HELPED YOU ACHIEVE YOUR FINANCIALGOALS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Completely achieved	18	72
2	Partially achieved	7	28
3	Not achieved	0	0
4	Not applicable	0	0
	Total	25	100

Interpretation

The above table shows to what extent they feel that NABFINS has helped you achieve your financial goals. About 72% of the respondents completely achieved, 28% of the respondents partially achieved.



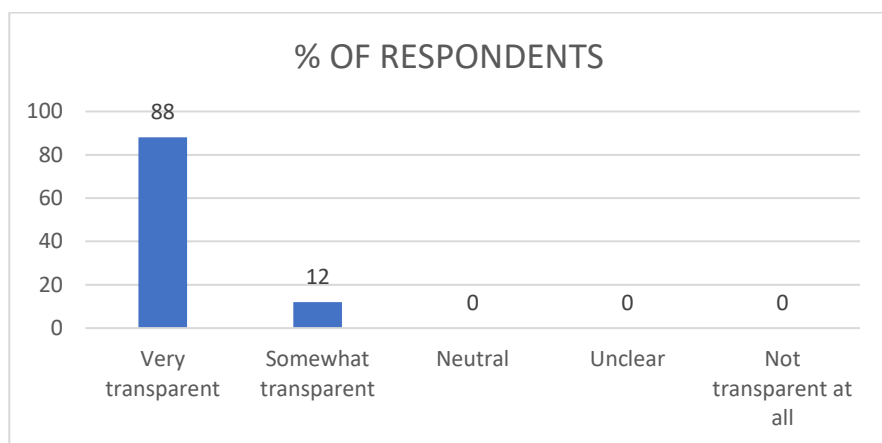
4.1.71 HOW TRANSPARENT IS NABFINS IN THEIR COMMUNICATION REGARDING FINANCIAL PRODUCTS, TERMS AND CONDITIONS

S. NO.	HOW TRANSPARENT IS NABFINS IN THEIR COMMUNICATION REGARDING FINANCIAL PRODUCTS, TERMS AND CONDITIONS	NO. OF RESPONDENTS	% OF RESPONDENTS
1	Very transparent	22	88
2	Somewhat transparent	3	12
3	Neutral	0	0
4	Unclear	0	0
5	Not transparent at all	0	0
	Total	25	100

Interpretation

The above table shows how transparent is NABFINS in their communication Regarding financial products, terms and conditions. About 88% of the respondents say very transparent, 12% of the respondents say somewhat transparent.

HOW TRANSPARENT IS NABFINS IN THEIR COMMUNICATION REGARDING FINANCIAL PRODUCTS, TERMS AND CONDITIONS



Chi-Square

Null Hypothesis: There is no relation between designation and the satisfaction with the ability to brand NABFINS products and services during interaction with public

Alternative Hypothesis: There is a relation between designation and the satisfaction with the ability to brand NABFINS products and services during interaction with public

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Designation * BRAND NABFINS PRODUCTS AND SERVICES	25	100.0%	0	0.0%	25	100.0%

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9.166 ^a	4	.057
Likelihood Ratio	10.421	4	.034
Linear-by-Linear Association	4.217	1	.040
N of Valid Cases	25		
a. 8 cells (80.0%) have expected count less than 5. The minimum expected count is .32.			

Interpretation

As per the table, it is inferred that the P value is 0.005, it is significant to 5% significant level. The maximum expected count is .21. thus, null hypothesis is accepted and There is no relation between designation and the satisfaction with the ability to brand Nabfins products and services during interaction with public

Correlation

Null Hypothesis: There is no relation between age and the satisfaction with the overall benefits package offered by the NABFINS.

Alternative Hypothesis: There is a relation between age and the satisfaction with the overall benefits package offered by the NABFINS.

Descriptive Statistics			
	Mean	Std. Deviation	N
AGE	2.56	.651	25

OVERALL BENEFITS PACKAGE	2.28	.614	25
Correlations			
		AGE	OVERALL BENEFITS PACKAGE
AGE	Pearson Correlation	1	.530**
	Sig. (2-tailed)		.006
	N	25	25
OVERALL BENEFITS PACKAGE	Pearson Correlation	.530**	1
	Sig. (2-tailed)	.006	
	N	25	25
**. Correlation is significant at the 0.01 level (2-tailed).			

Interpretation

From the above table, it is understood that the significant at 0.05 levels. Hence, null hypothesis is rejected and there is relation between age and the satisfaction with the overall benefits package offered by the NABFINS.

ANOVA

Null Hypothesis: There is no relation between occupation and the understanding of the financial decision of the house hold

Alternative Hypothesis: There is a relation between occupation and the understanding of the financial decision of the house hold					
ANOVA					
OCCUPATION					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.240	1	3.240	1.093	.307

Within Groups	68.200	23	2.965		
Total	71.440	24			

Interpretation

From the above of tables inferred that the significance value is not greater than 0.05 for the null hypothesis is accepted. There is no relationship between occupation and the understanding of the financial decision of the household.

5. FINDINGS

SURVEY FOR EMPLOYEES' SATISFACTION :(HEAD OFFICE)

- About 40% of the respondents are male and about 60% of the respondents are female.
- 36% of the respondents were customer service officers, 16% of the respondents were customer service executives, 20% of the respondents were assistant managers, 8% of the respondents were managers remaining 4% of the respondents were assistant general managers.
- About 0% of the respondents are below the age of 25 years of age, about 52% of the respondents are between the age of 26 to 35 years of age, about 40% of the respondents are between the age of 36 to 45 years of age, about 8% of the respondents are between the age of 36 to 40 years of age, about 0% of the respondents are above 55 years of age.
- About 4% of the respondents are very satisfied, 68% of the respondents are satisfied, 24% of the respondents are neutral, 4% of the respondents are dissatisfied.
- 92% of the respondents say yes, 8% of respondents say no regarding feel leadership team at NABFINS provides clear direction and Support.
- 32% of the respondents feel very effective, 12% of the respondents feel effective, 56% of the respondents feel neutral that the NABFINS handle complaints and concerns related to diversity and Inclusion
- 64% of the respondents say yes, 36% of respondents say no regarding feel informed about the criteria and process for determining Salary increments ,16% of the respondents are very satisfied, 76% of the respondents are satisfied, 8% of the respondents are neutral regarding the satisfaction with the physical work environment at NABFINS
- 96% of the respondents say yes, 4% of respondents say no regarding feel sufficient that there are opportunities for innovation and creativity in your role
- About 8% of the respondents are very satisfied, 56% of the respondents are satisfied, 36% of the respondents are neutral with the performance feedback process at NABFINS
- 8% of the respondents are very satisfied, 60% of the respondents are satisfied, 32% of the respondents are neutral with the performance appraisal process at NABFINS.
- 100% of the respondents say yes with the opinions and ideas are valued in decision making.
- 96% of the respondents say yes, 4% of respondents say no that their immediate supervisor provides adequate support and guidance.

- 8% of the respondents are very satisfied, 40% of the respondents are satisfied, 48% of the respondents are neutral, 4% of the respondents are dissatisfied with the training and learning opportunities provided by NABFINS
- 12% of the respondents are very satisfied, 76% of the respondents are satisfied, 12% of the respondents are neutral with the organizational culture at NABFINS.
- 80% of the respondents say yes, 20% of respondents say no with the opportunities for career growth and development at NABFINS.
 - 88% of the respondents say yes, 12% of respondents say no regarding feel valued and appreciated for your contribution to the NABFINS.

SURVEY FOR EMPLOYEES' SATISFACTION :(BRANCH OFFICE)

- About 100% of the respondents are male
- About 4% of the respondents are regional managers, 44% are cluster head, 40 % are brand heads and about 8% are customers service executive.
- About 64% of the respondents are very satisfied, 36% are satisfied with the overall experience working in the field.
- 100% of the respondents mentioned yes that skills and expertise are valued in the fieldwork.
- 64% are very satisfied, 32% are satisfied and about 4% are in neutral with the level of support received from the team while conducting fieldwork.
- About 60% of the respondents are very satisfied, 36% are satisfied and about 4% are in neutral with the satisfaction level regarding the collaboration and teamwork among colleagues within the branch.
- 80% of them mentioned yes, 20% mentioned no for the belief that NABFINS can take to improve safety protocols for fieldwork activities.
- About 44% are very satisfied, 40% are satisfied and about 16% are in neutral with the level of interaction have with customers during fieldwork.
- About 52% said very effective, 28% said effective, 20% mentioned neutral condition regarding the customer inquiries and concerns are addressed and resolved during fieldwork
- 48% are very satisfied, 48% are satisfied and about 4% are in neutral with the professional development opportunities provided to enhance the fieldwork skills...
- About 56% mentioned very supportive, 36% mentioned supportive, 4% mentioned neutral and 4% mentioned not supportive with details of maintaining physical and mental well-being during fieldwork assignments.

- About 68% said provide more training, 16% mentioned offer marketing material and resources and about 16% mentioned encouraging of employee engagement regarding suggestions for how NABFINS can better equip employees to promote products and services.
- About 88% mentioned very well known, 8% mentioned somewhat know and about 4% mentioned not well known for whether the public is aware of NABFINS products and services.
- About 68% mentioned very satisfied, 32% mentioned satisfied regarding the ability to brand NABFINS products and services during interaction with public.
- About 84% mentioned providing accurate information, 12% mentioned being transparent and honest and about 4% mentioned demonstrating knowledge and Expertise regarding the loan terms and conditions clear and transparent
- About 40% respondents mentioned collaborative and supportive, 60% respectful and professional regarding relationship with senior employees in the branch office
- 48% mentioned very satisfied, 48% satisfied and 4% mentioned neutral with the level of flexibility provided in completing fieldwork tasks.
- 56% mentioned Difficulty in location customer addresses, 20% mentioned Traffic congestion or road conditions and 24% mentioned Insufficient time for delivery regarding challenges encountered during doorstep delivery.
- 68% mentioned very effective, 28% mentioned effective, 4% mentioned neutral regarding NABFINS initiatives communicated to both employees and customers.
- About 16% of the respondents are very satisfied, 68%of the respondents are satisfied, 16% of the respondents are neutral with the opportunities provided for exploration and learning within the NABFINS.

SURVEY FOR FINANCIAL INCLUSION: (CUSTOMER RESPONSE)

- About 4% of the respondents are below the age of 25 years of age, about 48% of the respondents are between the age of 26 to 35 years of age, about 36% of the respondents are between the age of 36 to 45 years of age, about 12% of the respondents are between the age of 36 to 40 years of age, about 4% of the respondents are above 55 years of age.
- 100% of the respondents are female.
- About 4% of the respondents are not educated, 16% of the respondents have finished 2nd to 5th, 12 have finished 6th to 9th, 32 have finished 10th, 20% have finished 12th, 8% of the respondents are certificate holders, and 8% of the respondents are graduate.

- 56% of the respondents were farmers, 8% of the respondents were in own business, 8% of the respondents were agricultural labour's, 4% of the respondents were in private sector remaining 24% of the respondents were in public/government sector
- 96% of the respondents were married, 0% of the respondents were divorced, 4% of the respondents were separated and remaining 0% of the respondents do not want to disclose.
- 100% of the respondents say yes for the consent of the respondents to participate in this survey
- 100% of the respondents say yes for their age above 18 years.
- 100% of the respondents say yes for having bank account.
- 100% of the respondents say yes for fair understanding of the financial decision of this Household
- 24% of the respondents can meet basic needs, 68% of the respondents can meet some basic needs, 4% of the respondents can meet most basic needs, 4% of the respondents can meet all basic needs with no surplus left over regarding their household is ability to meet basic needs
- 24% of the respondents used monthly disposable income, 52% of the respondents' used savings, 24% of the respondent's borrowed money regarding their management to make the payments
- 44% of the respondents are very satisfied, 52% of the respondents are satisfied, 4% of the respondents are dissatisfied with the services of bank account
- 96% of the respondents say yes, 4% of respondents say no for having ATM card
- 36% of the respondents say yes, 64% of respondents say no for using internet banking
- 32% of the respondents say yes, 68% of respondents say no for having UPI app
- 100% of the respondents say yes for the transparency of loan terms and conditions.
- 100% of the respondents in NBFC-MFI for availing loans
- 88% of the respondents say yes, 12% of respondents say no for anyone in their household own at least one such account
- 60% of the respondents say whenever it is due, 36% of the respondents say sometimes, 4% of the respondents say they do not pay premium/renew it for pay a premium for or renew your investment in this Set of products
- 76% of the respondents say yes, 24% of respondents say no regarding purchased any insurance products

- 28% of the respondents are very satisfied, 44% of the respondents are satisfied, 28% of the respondents are neutral with the range of insurance products offered
- 68% of the respondents say yes, 28% of respondents say no, 4% say they do not know regarding anyone in their household own such an insurance policy
- 52% of the respondents pay whenever due, 8% of the respondents pay sometimes, 28% of the respondents paid premium but did not renew it regarding pay a premium for or renew your investment in this Set of products
- 36% of the respondents say yes, 64% of respondents say no regarding own a retirement or pension products
- 12% of the respondents same financial service provider they approached, 8% of the respondents say they did not seek advice, 68% of the respondents say did not receive any advice, 12% of the respondents say they don't know regarding receiving financial advice from for any formal financial Asset.
- About 44% of the respondents rely on day-to-day functioning, 12% of the respondents on borrowing, 4% of the respondents on sale of assets, 8% of the respondents on financial unexpected events, 4% on expected life events and 32% on informal finance regarding relying on informal financial products.
- About 28% of the respondents, have plot for non-Agri purpose, 48% of the respondent's independent house/residential apartment, 4% of the respondent's office space, 4% of the respondents shop and 16% plot of land for agriculture purpose regarding describing their living arrangement.
- About 96% of the respondents are very responsive, 4% of the respondents are moderately responsive regarding the responsiveness of NABFINS staff when addressing you inquires or concerns.
- About 92% of the respondents, are very positive, 4% of the respondents are moderately positive, 4 % of the respondents are neutral regarding perception of NABFINS as a financial institution or Service provider.
- About 72% of the respondents completely achieved, 28% of the respondents partially achieved regarding the feel that NABFINS has helped you achieve your financial goals.
- About 88% of the respondents say very transparent, 12% of the respondents say somewhat transparent in communication Regarding financial products, terms and conditions.
- There is no relation between designation and the satisfaction with the ability to brand NABFINS products and services during interaction with public.

- There is relation between age and the satisfaction with the overall benefits package offered by the NABFINS
- There is no relationship between occupation and the understanding of the financial decision of the household.

Chapter 6

6.1 SUGGESTIONS

- The Financial institutions and governments should work together to understand local situations, provide enough awareness and information, and implement good client orientation policies.
- The Financial institutions should be more focus to create the awareness about all related schemes of financial inclusion. For this the institutions should adopt the different public advertisement platforms and other societal advertisement approach which help to reach the large number of potential beneficiaries of financial inclusion.
- The NSS schemes of higher education institutions may be assigned the role of creating awareness for financial inclusion schemes at grassroots level.
- Educating people for different financial services of financial inclusion should be another important step for achieving the inclusive growth. These services would enable them financial independent and active.
- The service provider will be able to customize the product to meet the customer's specific needs. Such as the decentralization of financial inclusion policies to better meet the needs of the people for whom they operate.
- NABFINS can enhance the relationship between employees with the senior management by implementing proper communication channels.
- NABFINS can enhance the organisational culture through improving the performance appraisal process and feedback process.

6.2 CONCLUSION:

In this research, the researcher tries to fill gaps by discussing financial inclusion and the role of financial inclusion schemes. This study examines financial inclusion that might help people secure financial services and products at economical prices. This study also analysis the satisfaction level in NABFINS and the satisfaction level of the NABFINS customers. NABFINScan now provide financial services closer to consumers at a relatively low cost using various devices and non-conventional methods such as home-grown customized ATMs with lower processing costs. In addition, smart cards can be used in conjunction with a point-of-sale or point-of-transaction device and bankers and mobile money agents. Banks can further develop their financial inclusion initiatives by designing simple, intuitive, tailored products. Despite this, individual interaction and tangible interface should not be underestimated. The last mile customer integration must be friendly and close to generate trust and confidence in consumers.

Based on the findings of employee satisfaction in NABFINS, several recommendations have been proposed to enhance employee satisfaction and improve organizational practices. These recommendations include implementing recognition programs, enhancing career development opportunities, addressing workload management, strengthening communication channels, fostering inclusivity, providing continuous feedback and support, reviewing benefits and perks, and enhancing communication of company goals.

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ANNEXURE - QUESTIONNAIRE

1.NAME:

Your answer

2. GENDER:

Male
Female

3. DESIGNATION:

CUSTOMER SERVICE OFFICER
CUSTOMER SERVICE EXECUTIVE
ASSISTANT MANAGER
MANAGER
SENIOR MANAGER
ASSISTANT GENERAL MANAGER

4. AGE

Your answer

5. How satisfied are you with the overall benefits package offered by the NABFINS? (Salary, incentives, insurance)

Very satisfied
Satisfied
Neutral
Dissatisfied
Very dissatisfied

6. Do you feel leadership team at NABFINS provides clear direction and Support?

Yes
No

7. How effectively does the NABFINS handle complaints and concerns related to diversity and inclusion?

Very effectively
Moderately
Slightly effectively
Ineffectively

Very Ineffectively

8. Do you feel informed about the criteria and process for determining Salary increments?

Yes

No

9. How satisfied are you with the physical work environment at NABFINS?

Very satisfied

satisfied

Neutral

Dissatisfied

Very Dissatisfied

Other:

10. Do you feel sufficient that there are opportunities for innovation and creativity in your role?

Yes

No

11. How satisfied are you with the performance feedback process at NABFINS?

Very satisfied

Satisfied

Neutral

Dissatisfied

Very dissatisfied

12. How satisfied are you with the performance appraisal process at NABFINS?

Very satisfied

Satisfied

Neutral

Dissatisfied

Very dissatisfied

13. Do you feel that your opinions and ideas are valued in decision making process?

Yes

No

14. Do you feel that your immediate supervisor provides adequate support and guidance?

Yes

No

15. How satisfied are you with the training and learning opportunities provided by NABFINS?

Very satisfied
Satisfied
Neutral
Dissatisfied
Very dissatisfied

16. How satisfied are you with the organizational culture at NABFINS?

Very satisfied
Satisfied
Neutral
Dissatisfied
Very dissatisfied

17. Are you satisfied with the opportunities for career growth and development at NABFINS?

Yes
No

18. Do you feel valued and appreciated for your contribution to the NABFINS?

Yes
No

19. What are the things you enjoy most about your work?

Your answer

20. What are the biggest challenges you face in your job?

Your answer

21. How satisfied are you with the opportunities provided for exploration and learning within the NABFINS?

Very satisfied
Satisfied
Dissatisfied
Neutral
Very dissatisfied

22. What initiative or changes could be implemented

to improve work-life balance for employees?

Your answer

23. To what extent do you value flexible work arrangement in promoting work life balance and job satisfaction?(E.g. remote work , flexible hours)

Your answer

24. Are you comfortable communicating with colleagues from diverse linguistic backgrounds?

Yes

No

25. What new skills or knowledge have you discovered since joining the NABFINS

BRANCH OFFICE

NAME

Your answer

GENDER

MALE

FEMALE

DESIGNATION

Regional Manager

Cluster Manager

Branch Head

Customer Service Executive

Customer Service Officer

AGE

Your answer

DO YOU FEEL SATISFIED WITH YOUR OVERALL EXPERIENCE WORKING IN THE FIELD ?

Very satisfied

Satisfied

Neutral

Dissatisfied
Very Dissatisfied

DO YOU FEEL THAT YOUR SKILLS AND EXPERTISE ARE VALUED IN YOUR FIELDWORK?

Yes
No

HOW SATISFIED ARE YOU WITH LEVEL OF SUPPORT YOU RECEIVE FROM TEAM WHILE CONDUCTING FIELDWORK?

Very satisfied
Satisfied
Neutral
Dissatisfied
Very Dissatisfied

HOW SATISFIED ARE YOU WITH THE LEVEL OF COLLABORATION AND TEAMWORK AMONG COLLEAGUES WITHIN YOUR BRANCH?

Very satisfied
Satisfied
Neutral
Dissatisfied
Very dissatisfied

DO YOU BELEIVE NABFINS CAN TAKE TO IMPROVE SAFETY PROTOCOLS FOR FIELDWORK ACTIVITIES?

Yes
No
Maybe

WHAT ASPECTS OF YOUR FIELDWORK EXPERIENCE DO YOU FIND MOST FULFILLING?

Your answer

HOW SATISFIED ARE YOU WITH THE LEVEL OF TRUST AND RESPECT WITHIN THE COLLEAGUES IN THE FIELDWORK?

Very satisfied
Satisfied
Neutral
Dissatisfied
Very dissatisfied

HOW SATISFIED ARE WITH THE LEVEL OF INTERACTION YOU HAVE WITH CUSTOMERS DURING FIELDWORK?

Very satisfied
Satisfied
Neutral
Dissatisfied
Very dissatisfied

HOW EFFECTIVELY DO YOU FEEL CUSTOMER INQUIRIES AND CONCERNS ARE ADDRESSED AND RESOLVED DURING FIELDWORK?

Very Effective
Effective
Neutral
Very Ineffective

HOW SATISFIED ARE YOU WITH THE PROFESSIONAL DEVELOPMENT OPPORTUNITIES PROVIDED TO ENHANCE YOUR FIELDWORK SKILLS?

Very satisfied
Satisfied
Neutral

ARE THERE ANY INITIATIVES OR PRACTICES YOU SUGGEST TO IMPROVE TEAMWORK AND COLLABORATING DURING FIELDWORK?

Your answer

HOW SUPPORTED DO YOU FEEL IN MAINTAINING PHYSICAL AND MENTAL WELL-BEING DURING FIELDWORK ASSIGNMENTS?

Very supportive
Supportive
Neutral
Not supportive

DO YOU HAVE SUGGESTIONS FOR HOW NABFINS CAN BETTER EQUIP EMPLOYEES TO PROMOTE PRODUCTS AND SERVICES?

Provide more training
Offer marketing materials and resources
Encourage employee engagement

HOW WELL DO YOU THINK THE PUBLIC IS AWARE OF NABFINS PRODUCTS AND SERVICES?

Very Well Known
Somewhat Known

Not Well Known
Unsure

HOW SATISFIED ARE YOU WITH YOUR ABILITY TO BRAND NABFINS PRODUCTS AND SERVICES DURING INTERACTION WITH PUBLIC?

Very satisfied
Satisfied
Neutral
Dissatisfied
Very dissatisfied

HOW DO YOU BUILD TRUST WITH CUSTOMERS DURING INTERACTION ABOUT NABFINS PRODUCTS AND SERVICES?

Providing accurate information
Demonstrating knowledge and Expertise
Being transparent and Honest

HOW WOULD YOU DESCRIBE YOUR RELATIONSHIP WITH SENIOR EMPLOYEES IN THE BRANCH OFFICE?

Collaborative and Supportive
Respectful and Professional
Distant but cardinal
Strained or uncomfortable
Unsure /No interacting

DO YOU FEEL SUPPORTED BY SENIOR EMPLOYEES IN THE BRANCH OFFICE WHEN YOU NEED ASSISTANCE OR GUIDANCE?

Always
Sometime
Rarely
Never

HOW SATISFIED ARE YOU WITH THE LEVEL OF FLEXIBILITY PROVIDED TO YOU IN COMPLETING FIELDWORK TASKS?

Very satisfied
Satisfied
Neutral
Dissatisfied
Very Dissatisfied

WHAT ARE THE PRIMARY LOGISTICAL CHALLENGES YOU ENCOUNTER DURING DOORSTEP DELIVERY?

Difficulty in location customer addresses
Traffic congestion or road conditions
Insufficient time for delivery

**HOW EFFECTIVELY ARE DIVERSITY AND INCLUSION INITIATIVES COMMUNICATED
TO BOTH EMPLOYEES AND CUSTOMERS?**

Very Effective
Effective
Neutral
Ineffective
Very Ineffective