

**www.arseam.com****Impact Factor: 2.625****DOI :****Cite this paper as :** A.Y. KETTIRAMALINGAM et. al. (2017). A PATRON FAVORITE ON POSTAL SERVICES" (WITH SPECIAL REFERENCE TO COIMBATORE CITY), International Journal of Human Resource & Industrial Research, ISSN: 2349 –3593 (online), ISSN: 2349 –4816 (print), Vol.4,(Issue17,Jan-2017), pp 01–pp18,**A PATRON FAVORITE ON POSTAL SERVICES (WITH SPECIAL REFERENCE TO COIMBATORE CITY)**

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Abstract

India Post provides postal facilities within the reach of every citizen in the country through its vast network at an affordable price. Besides providing postal services, post offices perform agency functions like Savings Bank, payment of pension, sale of Cash Certificates etc. on behalf of other Ministries/ Departments of the Government of India/ Other Organizations. The Department of Posts, trading as India Post, is a government-operated postal system in India; it is generally referred to within India as "the post office". As of 31 March 2011, the Indian Postal Service had 1, 54,866 post offices, of which 1, 39,040 (89.78 percent) were in rural areas and 15,826 (10.22 percent) in urban areas. It had 25,464 departmental POs and 1, 29,402ED BPOs. At the time of independence, there were 23,344 post offices, primarily in urban areas.

The network has registered a six fold growth since independence, with the expansion's focus primarily in rural areas. On average, a post office serves an area of 21.23 square kilometers (8.20 sq mi) and a population of 7,114; it is the most widely-distributed postal system in the world. The large number is a result of a tradition of disparate postal systems, which were unified in the Indian Union after independence. Because of this far-flung reach and its presence in remote areas, the Indian postal service is also involved in other services (such as small-savings banking and financial services).

1.1 INTRODUCTION

The postal service is under the Department of Posts, which is part of the Ministry of Communications and Information Technology of the Government of India. The apex body of the department is the Postal Service Board, consisting of a chair and six members. The six board members govern personnel, operations, technology, postal life insurance, human-resource development (HRD) and planning. The joint secretary and financial adviser is also a permanent invitee. India has been divided into 22 postal circles, each circle headed by a chief postmaster general. Each circle is divided into regions, headed by a postmaster general and comprising field units known as divisions

(headed by SSPOs and SPOs). These divisions are further divided into subdivisions, headed by ASPs and IPSs. Other functional units (such as circle stamp depots, postal store depots and mail motor service) may exist in the circles and regions. In addition to the 22 circles, there is a base circle to provide postal services to the Armed Forces of India. The base circle is headed by a Director General, Army Postal Service (with a rank of major general). Head Post offices, Sub-Post Offices and Branch Post Offices. In April 1959, the Indian Postal Department adopted the motto "Service before Self"; it revised its logo in September 2008.

PIN CODES

The Postal Index Number (PIN, or PIN code) is a six-digit code of post-office numbering introduced on 15 August 1972. There are nine PIN regions in the country; the first eight are geographical regions, and the ninth is reserved for the Army Postal Service. The first digit indicates the regions; the first two digits indicate the sub-region (or postal circle); the first three digits indicate a sorting district, and the last three digits indicate the delivery post office. Use of PIN codes improves mail service The PIN for an address may be found on the Postal Service website

MAIL PRODUCTS

- Letter
- Inland letter card
- Post card
- Printed post card
- Meghdoot post card
- Registered news paper
- Blind literature packet
- Parcel
- Registration
- Value payable letters and parcels
- Insurance

THE FOLLOWING TYPES OF ARTICLES CAN BE INSURED

- Registered letters
- Value Payable Letters
- Registered Parcels
- Value Payable Parcels

LIMITS

- Branch offices are allowed to book up to the value of INR 600
- Other offices can book up to the value of INR 100000
- Insured value should not exceed the value of the articles insured

- When articles having intrinsic value such as gold and currency notes are sent they should be insured for the actual value of the contents

PREMIUM PRODUCTS

The Business Development and Marketing Directorate manages and markets all the Premium products like

- Speed Post
- Business Post
- Express Parcel Post
- Media Post
- Greeting Post
- Logistics Post

Business Development Directorate was set up in 1996 to design, monitor, develop and market value added premium products of the Department. This Directorate was reorganized as Business Development and Marketing Directorate in 2004-05. Mail Business Development and Operations part was separated from this Directorate to become an independent Division in 2007-08. The Business Development and Marketing Directorate has two Divisions, viz,

- Parcel and Logistics Division
- Speed Post and Marketing Division

Business Development and Marketing Units have also been created in all the Circles. In Metros, the work of Business Development and Marketing is looked after by a Postmaster General. The main responsibility of the Business Development and Marketing Directorate is to ensure focused management of value added services that include the following:

- Administration, expansion and promotion of the existing value added and traditional mail and parcel products and services
- Planning and introduction of new value added products and services, except financial and insurance products and services
- Laying of procedures, regulations, guidelines for the premium services and its networking
- Market study, market testing and product improvement
- Market strategies, alliances and cooperation
- Monitoring and review of growth of value added products and services
- Exploring the scope of commercial utilization of idle resources of the Department

SPEED POST



Speed Post ...We deliver Excellence

Speed Post, the market leader in the domestic express industry, was started by Department of Posts in August 1986 for providing time-bound and express delivery of letters, documents and parcels across the nation and around the world. In the past 20 years, it continues to be the market leader in the express industry with monthly volumes exceeding 1.4 crores. So normal" Speed Post ushered in a new era when 'One India, One Rate' scheme was launched @ INR 25 for all destinations across India, from Kashmir to Kanyakumari. Now, Speed Post delivers 'Value for money' to everyone & everywhere, delivering local Speed Post upto 50 grams @ INR 12, inclusive of Service Tax. Walk into any of the Speed Post booking centres across the country and experience the 'joy of communication'. For corporate customers and to regular users, Speed Post provides 'Home collection', credit facilities, on-line tracking, account management and personalized services. Call your Speed Post Centre today.

THE HIGH SPEED POSTAL SERVICE

Speed Post links more than 1200 towns in India, with 290 Speed Post Centres in the national network and around 1000 Speed Post Centres in the state network. For regular users, Speed Post provides delivery 'anywhere in India' under contractual service. Speed Post offers money-back guarantee, under which Speed Post fee will be refunded if the consignment is not delivered within the published delivery norms.

RETAIL SERVICES

Through its vast network of Post Offices across the country, India Post offers the facility to collect consumer bills for service industries like telephone / electricity / mobile phone users etc for Government and private organizations through Retail Post. Post Offices also sell forms for public bodies across counter of Post Office. Besides this, facility of reservation of Railway Tickets through computerized passenger reservation system terminals has been commenced from 7.10.2007 in selected Post Offices. Retail Post leverages the vast network of Post Offices for sale of products across the counter on behalf of other organizations.

It projects India Post as a 'One Stop Solution Provider' for various utility services and it is in a position to offer the retail services to the customers of any agency. The Heads of Circles have also been empowered to provide various area specific business packages under Retail Post in their Circles.

Some of the agency services that Retail Post offers are as follows:

- Telephone revenue collection
- e-Ticketing for Road Transport Corporations and Airlines
- Sale of UPSC forms, University applications, etc
- Sale of Passport application forms
- Sale of Gold Coins, Forex Services
- Sale of SIM and recharge coupons
- Sale of India Telephone cards
- e-Ticketing of Railway tickets

1.2 STATEMENT OF THE PROBLEM

Given the background of a growing concern over marketing and also increasing the difficulties of marketing in India. This study is fully depending on customer preference of the postal departmental services. How it will increase the effective utilization of the services.

1.3 OBJECTIVES OF THE STUDY

- ❖ To measure the awareness level of the post office services.
- ❖ To observe the customers opinion towards the present services given by the Indian post service.
- ❖ To analyzes the customer opinion towards post office service
- ❖ To know the customer satisfaction level towards Indian post office services
- ❖ To know the chances in the mind set of the customers.

1.4 SCOPE OF THE STUDY

The scope of the study was confined to the customer preference on post office services. Like Financial services, Letters and mailings, Gold, Money transfer and other services. This study is one of the main components in the relational and systematic process of marketing.

1.5 METHODOLOGY OF THE STUDY

1.5.1 AREA OF THE STUDY

The geographical area of Coimbatore city was chosen as the Universe. The main reason for choosing Coimbatore city is that the investigator is located here and is familiar with the city. In this city, the researcher has chosen the peoples of various areas situated in and around Coimbatore.70 questionnaires were issued but few questionnaires were not returned and unusable. Accordingly there were 60 usable questionnaires used for this study.

1.5.2 PERIOD OF STUDY

The study was confined to a period of four months. Preparation of the questionnaire and conducting the pilot study was done in one month. The data collection from the primary sources took a period of one month. Preparing the data analysis took another one month period. The interpretation and the presentation of the data in the form of the report covered a period of one month. The last five days were used for rough drafting and in making out the final form of the project

1.6 SOURCES OF DATA

1.6.1 PRIMARY DATA - The required data for the present study was primary data collected using a well structured questionnaire. The questionnaire was administered among 60 sample respondents to know about their attitude towards the preference of postal service.

1.6.2 SECONDARY DATA - Data was collected from Books, Journals, Websites and Other literature available.

1.7 TOOLS USED FOR ANALYSIS

For analyzing the data, the appropriate statistical tools like

- ❖ Percentage analysis,
- ❖ Weighted average rank,
- ❖ Two ways ANOVA were used.

1.8 REVIEW OF LITERATURE

Review of the 10th Plan and targets for the 11th Plan “The 10th Plan aimed at making the postal service’s self-sufficient and the technology up-gradation component constituted nearly 80% of the Plan outlay. The Department has also been able to computerize as many as 8,263 post offices against a target of 7,700 post offices during the 10th Plan. In addition, 19 Postal Accounts offices were computerized against a target of 22. All the 245 Administrative Offices have also been computerized. There has been 100% achievement in computerization of 48 Head Record Offices. In the area of modernization, as against a target of 811, as many as 822 post offices have been modernized. The Department has set up 290 Postal Finance Marts as against a target of 300. Now in the 11th Five Year Plan efforts would be made to computerize and network 17,878 Departmental Post Offices for providing effective and satisfactory service to its customers. In addition, 64,000 selected Branch Post Office located in Block / Tehsil headquarters or in remote areas also will be computerized. Administrative offices (up to Sub-Divisional level) including Postal Directorate, PSD / CSDs and Civil Wing offices will also be taken up for computerization. The proposed networking would improve delivery thereby getting additional revenue and enable the Department to start various on line services such as any time, any-where Savings Bank and other financial services”.

1.9 LIMITATION OF THE STUDY

- ❖ This study is fully focused on the Coimbatore district
- ❖ The duration of the study is less
- ❖ Respondents may not be tell the true results
- ❖ The sampling was made under the convenient sampling

ANALYSIS AND INTERPRETATION OF DATA

Frame work of analysis

The following tools of analysis were used in the study. The Statistical Package for Social Sciences (SPSS) was used to analyze the data and draw the inference.

a) Percentage Analysis

The frequency distribution (Descriptive/percentage analysis) of the variables were calculated with help of simple percentage, by writing the formula $FD = f/n * 100$. Where f_i denotes the number of respondents, and n denotes the total number of sample population.

b) Two-Way Analysis

A statistical analysis in which two independent variables, or factors, are examined with regard to their impact on a dependent variable and on one another. For example, a researcher might want to examine the effect of age and sex on productivity. The researcher would examine the effect of age on productivity, the effect of sex on productivity, and the effect of different combinations of age and sex on productivity.

c) Weighted Average Rating Factor – WARF

A measure that is used by credit rating companies to determine the credit quality of a portfolio. This measure allows rating companies to look at a portfolio as a single security, and assign it a single rating. WARFs are most often calculated by rating companies for collateralized debt obligations (CDOs). To calculate the WARF on a CDO the rating agencies must first calculate the rating factor for each instrument (or trading asset) underlying the CDO. Once this is done, a weighted average of the factors is taken based on the size of the underlying instruments.

TABLE 4.1 GENDERS OF THE RESPONDENTS

PARTICULARS	RESPONDENT	PERCENTAGE
MALE	38	63.3
FEMALE	22	36.7
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows that 63.3% of the respondents are Male, and 36.7% of the respondents are Female. It is inferred that most of the respondents (63.3%) are Male.

TABLE: 4. 2 AGE GROUP OF THE RESPONDENTS

PARTICULARS	RESPONDENTS	PERCENTAGE
BELOW 18 YEARS	8	13.3
18 -35 YEARS	36	60.0
36 -50 YEARS	8	13.3
ABOVE 50 YEARS	8	13.3
TOTAL	60	99.9

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows that 60% of the respondents are in the age between 18-35 years and 13.3 & 13.3% of the respondents are in the age between 36-50 years and below 18 years, 13.3% of the respondents are in the age between above 50 years. It is inferred that most of the respondents (60%) are in age between 18-35 years and least number of the respondents (13.3%) are below 18 years.

TABLE 4. 3 QUALIFICATIONS OF THE RESPONDENTS

PARTICULARS	RESPONDENTS	PERCENTAGE
BELOW XII	12	20.0
UG	14	23.3
PG	28	46.7
OTHERS	6	10
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows that 46.7% of the respondents have completed their PG, 23.3% of the respondents have completed their UG, 20% of the respondents are in below XII and 10% of the respondents are others. It is inferred that most of the respondents that (46.7%) have completed their PG and least of the respondents (10%) are others.

TABLE 4.4 OCCUPATIONS OF THE RESPONDENTS

PARTICULARS	RESPONDENTS	PERCENTAGE
STUDENT	22	36.7
BUSINESS	8	13.3
PROFESSION	10	16.7
AGRICULTURE	12	20.0
SALARIED	8	13.3
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows that 36.7% respondents are students and 20% of agricultural people and 13.3% are businessmen and salaried persons. It is inferred that most of the 36.7% respondents are students and least 13.3% are businessmen and salaried persons.

TABLE 4. 5 INCOME LEVELS OF THE RESPONDENTS

PARTICULARS	RESPONDENTS	PERCENTAGE
BELOW 5,000	14	24.1
5,001 – 10,000	34	58.6
10,001 – 15,000	4	6.9
ABOVE 15,001	6	10.3
TOTAL	58	99.9

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows that 58.6% of the respondents earn an income of 5001-10000, 24.1% of the respondents earn an income of below 5000, 10.3% of the respondents earn an income above 15001, 6.9% of the respondents earn an income of 10001-15000. It is inferred that most of the respondents (58.6%) are earns between 5001 -10000, and least of the respondents (6.9%) are 10001 - 15000.

TABLE 4.6 NUMBER OF PERSENS AWARE OF THE POSTAL SERVICES

PARTICULARS	RESPONDENTS	PERCENTAGE
YES	48	80
PARTIALLY	8	13.3
NO	4	6.7
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows that 80% of the respondents are aware postal services, 13.3% of the respondents are aware partially and remaining 6.7% are not aware. It is inferred that most of the respondents (80%) are aware postal services and least no of 6.7% are not aware.

TABLE 4.7 VISITING OF THE POST OFFICE OF THE RESPONDENTS

PARTICULARS	RESPONDENTS	PERCENTAGE
REGULARLY	14	23.3
ONCE OFTEN	32	53.3
NEVER	14	23.3
TOTAL	60	99.9

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows that the 53.3% of respondents are visit once often and 23.3% & 23.3% regularly visit and never visit the post office. It is inferred that the 53.3% of respondents are visit once often and least 23.3% & 23.3% regularly visit and never visit the post office.

TABLE 4.8 AWARENESS OF THE RESPONDENTS TO POST OFFICE SAVINGS ACCOUNT

PARTICULARS	RESPONDENTS	PERCENTAGE
NOT AWARE	26	43.3
HEARD OF IT	6	10.0
SOME WHAT	22	36.7
WELL AWARE	6	10.0
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows the 43.3% of respondents are not aware and 36.7% respondents are knows somewhat and 10% & 10% are heard of it and well aware. It is inferred that most of the respondents (43.3%) are not aware and at least no of (10%) are well aware.

TABLE4. 9 AWARENESS OF THE RESPONDENTS TO POST OFFICE RECURRING DEPOSIT

PARTICULARS	RESPONDENTS	PERCENTAGE
NOT AWARE	18	30
HEARD OF IT	11	18.3
SOME WHAT	31	51.7
WELL AWARE	0	0
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows the 51.7% of respondents are somewhat aware and 30% respondents are not aware and 18.3% are heard of it. It is inferred that most of the respondents (51.7%) are somewhat aware and at least no of (0%) are well aware.

TABLE 4.10 AWARENESS OF THE RESPONDENTS TO POST OFFICE MONTHLY INCOME SCHEME

PARTICULARS	RESPONDENTS	PERCENTAGE
NOT AWARE	30	50
HEARD OF IT	14	23.3
SOME WHAT	10	16.7
WELL AWARE	6	10
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows the 50% of respondents are not aware and 16.7% respondents are knows somewhat and 23.3% & 10% are heard of it and well aware. It is inferred that most of the respondents (50%) are not aware and at least no of (10%) are well aware.

TABLE 4.11 AWARENESS OF THE RESPONDENTS TO POST OFFICE TIME DEPOSIT

PARTICULARS	RESPONDENTS	PERCENTAGE
NOT AWARE	20	33.3
HEARD OF IT	16	26.7
SOME WHAT	14	23.3
WELL AWARE	10	16.7
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows the 33.3% of respondents are not aware and 23.3% respondents are knows somewhat and 26.7% & 16.7% are heard of it and well aware. It is inferred that most of the respondents (33.3%) are not aware and at least no of (16.7%) are well aware.

TABLE 4.12 AWARENESS OF THE RESPONDENTS TO SENIOER CITIZEN SAVINGS SCHEME

PARTICULARS	RESPONDENTS	PERCENTAGE
NOT AWARE	35	58.3
HEARD OF IT	15	25
SOME WHAT	4	6.7
WELL AWARE	6	10
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows the 58.3% of respondents are not aware and 6.7% respondents are knows somewhat and 25% & 10% are heard of it and well aware. It is inferred that most of the respondents (58.3%) are not aware and at least no of (6.7%) are somewhat aware.

TABLE 4.13 AWARENESS OF THE RESPONDENTS TO NATIONAL SAVINGS CERTIFICATE

PARTICULARS	RESPONDENTS	PERCENTAGE
NOT AWARE	20	34.5
HEARD OF IT	20	34.5
SOME WHAT	14	24.1
WELL AWARE	4	6.9
TOTAL	58	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows the 34.5% of respondents are not aware and 24.1% respondents are knows somewhat and 34.5% & 6.9% are heard of it and well aware. It is inferred that most of the respondents (34.5%) are not aware and at least no of (6.9%) are well aware.

TABLE 4.14 AWARENESS OF THE RESPONDENTS TO POSTEL LIFE INSURANCE

PARTICULARS	RESPONDENTS	PERCENTAGE
NOT AWARE	30	50
HEARD OF IT	16	26.7
SOME WHAT	10	16.7
WELL AWARE	4	6.6
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows the 50% of respondents are not aware and 16.7% respondents are knows somewhat and 26.7% & 6.6% are heard of it and well aware. It is inferred that most of the respondents (50%) are not aware and at least no of (6.6%) are well aware.

TABLE 4.15 AWARENESS OF THE RESPONDENTS TO LETTERS AND MAILINGS

PARTICULARS	RESPONDENTS	PERCENTAGE
WELL AWARE	33	55
HEARD OF IT	3	5
SOME WHAT	4	6.7
NOT AWARE	20	33.3
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows the 55% of respondents are well aware and 6.7% respondents are knows somewhat and 33.3% & 5% are heard of it and not aware. It is inferred that most of the respondents (55%) are well aware and at least no of (3.4%) are not aware.

TABLE 4.16 AWARENESS OF THE RESPONDENTS TO MONEY TRENSFER

PARTICULARS	RESPONDENTS	PERCENTAGE
NOT AWARE	21	35
HEARD OF IT	19	32.7
SOME WHAT	3	5
WELL AWARE	17	28.3
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows the 35% of respondents are not aware and 5% respondents are knows somewhat and 31.7% & 28.3% are heard of it and well aware. It is inferred that most of the respondents (35%) are not aware and at least no of (5%) are somewhat.

TABLE 4.17 AWARENESS OF THE RESPONDENTS TO SELLING GOLD COIN IN POST OFFICE

PARTICULARS	RESPONDENTS	PERCENTAGE
NOT AWARE	18	31.0
HEARD OF IT	12	20.7
SOME WHAT	16	27.6
WELL AWARE	12	20.7
TOTAL	58	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows the 31% of respondents are not aware and 27.6% respondents are knows somewhat and 20.7% & 20.7% are heard of it and well aware. It is inferred that most of the respondents (31%) are not aware and at least no of (20.7%) are well aware.

TABLE 18 AWARENESS OF THE RESPONDENTS TO RETAIL SERVICES OF POST OFFICE

PARTICULARS	RESPONDENTS	PERCENTAGE
NOT AWARE	20	34.5
HEARD OF IT	4	6.9
SOME WHAT	14	24.1
WELL AWARE	20	34.5
TOTAL	58	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows the 34.5% of respondents are not aware and 24.1% respondents are knows somewhat and 6.9% & 34.5% are heard of it and well aware. It is inferred that most of the respondents (34.5%) are not aware and at least no of (6.9%) are heard of it.

TABLE 4.20 PURPOSES FOR USING OF POSTEL COMMUNICATION OF THE RESPONDENTS

PARTICULARS	RESPONDENTS	PERCENTAGE
OFFICIAL	8	28.6
FAMILY OCCASION	10	35.7
SPEED POST	10	35.7
TOTAL	28	100

(Source: Computed from Primary Data)

INTERPRETATION

The above table shows that the 35.7% and 35.7% are using family occasion and speed post and 28.6% are use officially.

TABLE 4.21 OVER ALL OPINION ABOUT THE FINANCIAL SERVICES OF THE POST OFFICE

PARTICULARS	RESPONDENTS	PERCENTAGE
UNSATISFIED	14	23.30
SATISFIED	34	56.70
HIGHLY SATISFIED	12	20.00
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above figures mention that the 56.70% of respondents are satisfied with financial services and 23.30% of people unsatisfied and 20% of people highly satisfied.

TABLE 4.22 OVER ALL OPINIAN ABOUT THE POSTEL SERVICES OF THE POST OFFICE

PARTICULARS	RESPONDENTS	PERCENTAGE
UNSATISFIED	8	13.30
SATISFIED	30	50.00
HIGHLY SATISFIED	22	36.70
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above figures mention that the 50% of respondents are satisfied with post office services and 13.30% of people unsatisfied and 36.70% of people highly satisfied.

TABLE 4.23 OVER ALL OPINIAN ABOUT THE GOLD SCHEMS OF THE POST OFFICE

PARTICULARS	RESPONDENTS	PERCENTAGE
UNSATISFIED	16	26.70
SATISFIED	36	60.00
HIGHLY SATISFIED	8	13.30
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above figures mention that the 60% of respondents are satisfied with gold schemes and 26.70% of people unsatisfied and 13.30% of people highly satisfied.

TABLE4. 24 OVER ALL OPINIAN ABOUT THE INSURANCESCHEMS OF THE POST OFFICE

PARTICULARS	RESPONDENTS	PERCENTAGE
UNSATISFIED	26	43.30
SATISFIED	26	43.30
HIGHLY SATISFIED	8	13.30
TOTAL	60	99.9

(Source: Computed from Primary Data)

INTERPRETATION

The above figures mention that the 43.30% of respondents are satisfied with insurance schemes and 43.30% of people unsatisfied and 13.30% of people highly satisfied

TABLE 4.25 SUGGESTIONS FOR OVER ALL IMPROVEMENT OF POST OFFICE SERVICES

PARTICULARS	RESPONDENTS	PERCENTAGE
REDUCE PROCEDURE	6	10
INCREASE ADVERTISEMENT	20	33.3
WORKING HOURS	16	26.7
MORE FACILITIES	14	23.3
OTHERS	4	6.7
TOTAL	60	100

(Source: Computed from Primary Data)

INTERPRETATION

The above figures mention that the 33.3% of people says they want to increase the advertisement and 26.7 % peoples they want to increase the working hours, and 23.3 % of feels that they want to provide more facility. 10 % of people think that they want to reduce the procedures.

TWO WAY ANALYSES

RELATIONSHIP BETWEEN THE AWARENESS OF SAVINGS BANK ACCOUNT AND THE AGE GROUP OF THE RESPONDENTS.

AGE GROUP AWARENESS OF SAVINGS BANK ACCOUNT	BELOW 18 YRS	18-35 YRS	36-50 YRS	ABOVE 50 YRS	TOTAL
WELL AWARE	1 (9.99)	2 (19.99)	3 (30.0)	0 (0)	6
SOME WHAT	3 (8.18)	12 (32.72)	3 (8.18)	4 (10.90)	22
HERE IT OF	2 (19.99)	1 (9.99)	0 (0)	3 (30)	6
NOT AWARE	2 (4.61)	21 (48.46)	2 (4.61)	1 (2.30)	26
TOTAL	8	36	8	8	60

(Source: Computed from Primary Data)

The above table shows that 30% of the respondents in the age group of 36 -50 years are well aware the services. 32.72% of the respondents in the age group of 18 -35years aware somewhat about the post office services. Majority of the respondents in the age group of 18-35years not aware the post office services.

WEIGHTED AVERAGE RANK OF SERVICES PROVIDED BY THE POSTAL DEPARTMENT

PARTICULARS	1	2	3	4	TOTAL	WA	RANK
RURAL POSTAL LIFE INSURANCE	30	32	30	16	108	270	5
LETTERS & MAILINGS	2	8	60	128	198	495	1
MONEY TRANSFER	20	36	6	64	126	315	4
GOLD COIN	18	24	48	48	138	345	3
RETAILS (STAMPS, POST CARD)	20	8	42	80	150	375	2

WEIGHTED AVERAGE RANK OF SERVICES PROVIDED BY THE POSTAL DEPARTMENT

WEIGHTED AVERAGE RANK OF SERVICES PROVIDED BY THE POSTAL DEPARTMENT

PARTICULARS	1	2	3	TOTAL	WA	RANK
PARTICULARS	1	2	3	4	TOTAL	RANK
SAVINGS BANK DEPOSIT	26	12	36	24	98	5
RECURRING DEPOSIT	18	20	90	0	128	1
MONTHLY INCOME SCHEME	28	28	30	24	110	4
TIME DEPOSIT	20	32	42	32	126	2
SENIOR CITIZENS SAVINGS SCHEME	34	28	12	24	98	5
NATIONAL SAVINGS CERTIFICATES	20	40	42	16	118	3

FINANCIAL SERVICE	14	68	36	118	393	1
POSTAL SERVICE	8	60	36	104	346	2
GOLD SCHEMES	16	36	24	76	253	4
INSURANCE	26	52	24	102	340	3

FINDINGS AND SUGGESTIONS1

- The Most of the respondents 63.3% are Male
- The majority of the respondents 60% are in the age between 18-35 years
- The majority of the respondents 36.7% respondents are students
- The majority of the respondents 58.6% of the respondents earn an income of 5001-10000
- The majority of the respondents 80% of the respondents are aware postal services
- The majority of the respondents 53.3% of respondents are visit once often
- The majority of the respondents 43.3% of respondents are not aware the savings account in post office
- The majority of the respondents 51.7% of respondents are somewhat aware the RD
- The majority of the respondents 50% of respondents are not aware the MIS
- The majority of the respondents 33.3% of respondents are not aware the TD
- The majority of the respondents 34.5% of respondents are not aware NSC
- The majority of the respondents 50% of respondents are not aware the PLI
- The majority of the respondents 55% of respondents are well aware the letters and mailings
- The majority of the respondents 35% of respondents are not aware the MT
- 31% of respondents are not aware the gold coin sales in post office
- 34.5% of respondents are not aware the retail services
- 35.7% are using official purpose for the speed post
- 56.70% of respondents are satisfied with financial services
- 50% of respondents are satisfied with post office services
- 60% of respondents are satisfied gold schemes
- 43.30% of respondents are satisfied with insurance schemes

- 33.3% of people says they want to increase the advertisement
- 26.7 % peoples they want to increase the working hours
- 23.3 % of feels that they want to provide more facility
- 10 % of people think that they want to reduce the procedures.

SUGGESTIONS

- ❖ Postal department want to increase the advertisement
- ❖ Postal department must arrange the availability at 24× 7
- ❖ It must be innovate new things in the various services
- ❖ It must be reduce the procedure and increase the attraction of the customer
- ❖ It must be arrange various awareness program to the youngsters
- ❖ Government of India will take enough step to develop the postal service
- ❖ In the financial services ATM facility is there means it will attract the customers

CONCLUSION

“CHANGE ALONE IS PERMANENT”

In modern era peoples mindsets are keep on changing. Now a day’s electronic media will dominate the paper media. The habits of using the postal services are keep on reducing so that government of India will take efforts to increase the awareness of the people about the India post. Like awareness programs and promotion activities. So that only India post will earn more profit as well as the rendering more services to the nation.