A STUDY ON THE CUSTOMER SATISFACTION LEVEL TOWARDS THE ATM & CDM INFRASTRUCTURE OF SBI IN TWO DISTRICTS OF ASSAM

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ABSTRACT

As SBI emerges as the largest financial company in India, the alternate channel infrastructure needs to critically analyze and redesign so as to meet the customer demands and expectation. The customer base is highest in SBI among all the other financial companies in India. Assam, a north-eastern state of India has been taken for this study to analyze the customer satisfaction level. Two district are been chosen, Dibrugarh and Kamrup Metro for the analysis of customer satisfaction level in an urban area and rural area. This is a exploratory study throughout the customer population in these two districts. The work is based on primary data collection as well as few secondary data. This is an original work. Customer was somewhat unsatisfied with the alternate channel services, basically for the denomination and the maintenance part.

Keywords: Denomination, ATM, CDM, maintenance, SBI.
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INTRODUCTION

The State Bank of India (SBI) is the largest banking and the financial service company in India by assets. The total assets account around 2374839 crore INR (US$360 billion) in 2013 and total equity is around 203417.50 crore INR (US$31 billion) in 2015.

The State Bank Group, with over 15869 (as on March 2014) branches provides a wide range of banking products through its vast network of branches in India and overseas, The Corporate Centre of SBI is at Mumbai. The SBI has 14 Local Head Offices and 57 Zonal Offices that are located at important cities throughout the country. It also has around 190 branches overseas.

The roots of the State Bank of India rest in the first decade of 19th century, when the Bank of Calcutta later on renamed the Bank of Bengal, was established on 2nd June 1806. The Bank of Bengal was one of three Presidency banks, the other two being the Bank of Bombay (incorporated on 15 April 1840) and the Bank of Madras (incorporated on 1 July 1843). With the result of the royal charters all three Presidency banks were incorporated as joint stock companies and received the exclusive right to issue paper currency in 1861 with the Paper Currency Act. They retained this right till the formation of the Reserve Bank of India. The Presidency banks amalgamated on 27 January 1921, and renamed Imperial Bank of India. The Imperial Bank of India remained a joint stock company.

The State Bank of India was constituted on 1st July 1955, pursuant to the State Bank of India Act, 1955 (the "SBI Act") for the purpose of creating a state-partnered and state-sponsored bank integrating the former Imperial Bank of India. In 1959, the State Bank of India (Subsidiary Banks) Act was passed, enabling the Bank to take over eight former state associated banks as its subsidiaries.

The State Bank of India has the following seven associate Banks with controlling interest ranging from 75% to 100%.

- State Bank of Bikaner and Jaipur (SBBJ)
- State Bank of Hyderabad (SBH)
- State Bank of Indore (SBIr)
- State Bank of Mysore (SBM)
- State Bank of Patiala (SBP)
- State Bank of Saurashtra (SBS)
- State Bank of Travancore (SBT)

**VISION**

- My SBI.
- My Customer first.
- My SBI: First in customer satisfaction.

**MISSION**

- We will be prompt, polite and proactive with our customers.
- We will speak the language of young India.
- We will create products and services that help our customers achieve their goals.
- We will go beyond the call of duty to make our customers feel valued.
- We will be of service even in the remotest part of our country.
- We will offer excellence in services to those abroad as much as we do to those in India.
- We will imbibe state-of-the-art technology to drive excellence.

The State Bank of India (SBI) has 4 Zonal offices in Assam, which are again subdivided into 19 Regional Business Offices (RBO) and those RBO further looks over the branches in the regional locations.
FRAMEWORK OF STUDY

Alternate Channel: ATM & CDM

The State Bank of India (SBI) is the largest commercial bank in terms of deposits, advances, profits, branches, employees. SBI has about 22 crores active customer base. SBI has around 43000+ Pan India ATM which constitutes around 26% of market share in ATM population in India. The daily ATM transaction of SBI in India is 70 lakhs+ which constitutes 38% of the country’s total ATM transaction.

An automated teller machine or automatic teller machine (ATM) also known as an automated banking machine, cash machine, cash point, cash line, minibank, or colloquially hole in the wall is an electronic telecommunications device that enables the customers of a financial institution to perform financial transactions, particularly cash withdrawal, without the need for a human cashier, clerk or bank teller.

On most modern ATMs, the customer is identified by inserting a plastic ATM card with a magnetic stripe or a plastic smart card with a chip that contains a unique card number and some security information such as an expiration date or CVVC (CVV). Authentication is provided by the customer entering a personal identification number (PIN).

ATM can be differentiated various ways, but will depend on what factors you want to classify them, but generally they are classified on two basis:

1. Location
   A. On site (Attached to Branch premises)
   B. Offsite (outside the branch premises)

2. Operation

   A. Bank’s own ATM
   B. White label
   C. Brown label
(there are lesser known types to this category of classification like pink, orange, green etc).
Hardware

Fig 1: A block diagram of an ATM

An ATM is typically made up of the following devices:

- CPU (to control the user interface and transaction devices)
- Magnetic or chip card reader (to identify the customer)
- PIN pad EEP4 (similar in layout to a touch tone or calculator keypad), manufactured as part of a secure enclosure
- Secure crypto processor, generally within a secure enclosure
- Display (used by the customer for performing the transaction)
- Function key buttons (usually close to the display) or a touch screen (used to select the various aspects of the transaction)
- Record printer (to provide the customer with a record of the transaction)
- Vault (to store the parts of the machinery requiring restricted access)
- Housing (for aesthetics and to attach signage to)
• Sensors and indicators

Due to heavier computing demands and the falling price of personal computer–like architectures, ATMs have moved away from custom hardware architectures using microcontrollers or application-specific integrated circuits and have adopted the hardware architecture of a personal computer, such as USB connections for peripherals, Ethernet and IP communications, and use personal computer operating systems.

Business owners often lease ATM terminals from ATM service providers, however based on the economies of scale, the price of equipment has dropped to the point where many business owners are simply paying for ATMs using a credit card.

The SBI ATM service has an intense concern about customers and providing them with better satisfaction, hence it has implemented certain amendments regarding the maintenance part for the vendors or to the concern department responsible for providing client services to the bank peripherals and services. The bank has bound the concern maintenance authorities for the upliftment of the ATM services by providing threshold uptimes, deadline to troubleshoot ill-processing of ATM, penalty for downtime etc.

• The minimum uptime should be 99% for all ATM’s.
• The maximum downtime allowed is 4 hours in metros and urban locations whereas it is 6 hours for other locations.
• If the error encountered is unable to troubleshoot within the allowed time frame, a fine of Rs. 1000/- is imposed on the concerned authorities handling it.
• More than three times in a month, for two consecutive months wouldn’t be allowed by the bank to the concern authorities and might be reimbursed with a fine or bank might quit the contract with concern authorities.

The calculation of downtime is mathematically expressed as:

\[
\% \text{ downtime} = \frac{\text{Aggregate downtime (in Hours)} \times 100}{\text{Number of days in a quarter} \times 24}
\]
The ATM are basically with IP connectivity over local LAN and the satellite connectivity, VSAT provided by a network operator helps it to connect with the concern branch. The network operator which provides the IP is connected with the switch centre or the common hub of the cash feeding branch. The ATM technology relies on the TMK cryptography security. The SBI ATM has an ATM ID which is generally of 13 digits, where the first 4 digit tells about the ATM vendor, the next digit (i.e. 5th digit) is 0 and the next 6th to 10th digit indicating branch code and last 3 digit (i.e. 11th to 13th) indicating ATM running serial number attached to respective branch to which the ATM is configured.

The Cash Deposit Machine, better known as CDM is an ATM like machine that allows to deposit cash directly into the account using the ATM cum debit card/card less transaction. It can be use this machine to instantly credit the account without visiting the branch. The transaction receipt also gives the updated account balance. Some of the salient features of this product are:

- Instant credit of cash deposit into the customer own account
- Quick and convenient way to deposit cash
- Paperless transaction
- The per transaction limit is Rs.49,900/-
- Up to 200 currency notes can be deposited in a single transaction
- The CDM only accepts denominations of Rs.1000/-, Rs.500/- & Rs.100/-

The SBI CDM service has an intense concern about customers and providing them with better satisfaction, hence it has implemented certain amendments regarding the maintenance part for the vendors or to the concern department responsible for providing client services to the bank peripherals and services. The bank has bound the concern maintenance authorities for the upliftment of the CDM services by providing threshold uptimes, deadline to troubleshoot ill-processing of CDM, penalty for downtime etc.

- The minimum uptime should be 99% for all CDM’s.
- The maximum downtime allowed is 4 hours in metros and urban locations whereas it is 6 hours for other locations.
• If the error encountered is unable to troubleshoot within the allowed time frame, a fine of Rs. 1000/- is imposed on the concerned authorities handling it.

• More than three times in a month, for two consecutive month wouldn’t be allowed by the bank to the concern authorities and might be reimbursed with a fine or bank might quit the contract with concern authorities.

The calculation of downtime is mathematically expressed as:

\[
\% \text{ downtime} = \frac{\text{Aggregate downtime (in Hours)} \times 100}{\text{Number of days in a quarter} \times 24}
\]

**OBJECTIVES:**

The main objective of the project is to understand "the customer satisfaction level towards the ATM & CDM infrastructure of SBI in two districts of Assam." Hence, we have divided the objectives specifically into:

• To understand the deployment of ATM and CDM.
• To study the different group of customers and their needs and wants.
• To study the customer satisfaction relating to ATM and CDM accessibility.
• To identify the gap between the Bank deployment of ATM and CDM and the actual need of customers.

**Limitations of study:**

The limitations of the study was due to time and resources for which it has gone with those constraints, such as:

• It could cover a definite range of customer of two district and geographical location.
• Also, the study was taken on convinience and quota sampling, as the total number of active customers are unknown at those locations.
• The balanced customer occupation base couldn’t be met.
• Certain questions were not answered with justice.
METHODOLOGY AND ANALYSIS

METHODOLOGY:
The study is of analytical and exploratory nature. Accordingly, the use has been made of primary as well as secondary data. The secondary data have been collected mainly from SBI monthly reports, financial reports and other literature available in the field. To know the customer satisfaction of ATM, questionnaires have been used to collect the data from customers using ATM services. The Data collected from various range of customers, such as students, service people, businessmen and housewives which would help us to understand more deeply about the customer satisfaction and expectation from the alternate channels of SBI.

DATA COLLECTION:
Data were collected from the population of sample size of 100 from each district (Dibrugarh and Kamrup Metro). Data were collected from different occupations of the population; such ranges of population include students, service people, businessmen and housewives & others.

OBSERVATION:
The State Bank of India (SBI) has around 473 ATM in both Kamrup Metro (352 ATM’s) and Dibrugarh (121 ATM’s) district. The deployment of ATM & CDM relies on the number of hits per day in a month. If by the figures, the number of hits touches around 200 hits per day for few consecutive months, the bank might deploy another ATM in the concerned location to accumulate customer satisfaction over the usage. The deployment of ATM is observed with the daily records that are being generated by the bank authorities

A pilot study was conducted across two district of Assam, Dibrugarh and Kamrup Metro. It was found that, various customers responded with the given parameters that were used to analyse the satisfaction level. The data so collected are well analysed for the comparision study with the bank deployment of ATM and CDM according to the constitution of Bank with the actual customer needs and satisfaction of the deployment. Observations are found to be as below in Kamrup (M):
• About 42% respondent were found to be businessmen, 24% were student, 20% were service population and about 14% were housewives & others which include farmers and laborers etc.

Fig 2: Occupation pie chart

• About 48% respondents were found to be male and 52% were female.
• About 62% of sample population demanded the desired denomination should be 100 INR, where 34% demands 500 INR and mere 4% demands 1000 INR which are basically service and businessmen.

Fig 3: Most desired denomination pie chart
• About 70% gets sometimes the ATM services working properly whereas 30% gets it alright everytime.

![Working condition of ATM](image)

Fig 4: Working Condition of ATM pie chart

• The preferred time to visit an ATM was found to be in the district as: Kamrup Metro: About 43% preferred to go to an ATM in the evening, 29% preferred to go in the afternoon, 18% in the morning and a mere 10% preferred to go in the night.

![Preferred time to visit](image)

Fig 5: Preferred time to visit pie chart of Kamrup Metro District
• About 20% prefered Axis Bank, 41% prefered HDFC Bank, 8% prefered Corporation Bank, 12% prefered IDBI, 10% prefered PNB, 2% prefered Yes Bank, 4% prefered Union Bank and 2% prefered Indusind Bank.

![Most efficient ATM service other than SBI](image)

Fig 6: Most Efficient ATM service line graph

• Almost 100% are aware about the CDM in the district.
• About 75% sometimes gets the CDM services working properly whereas 25% gets it alright everytime.

![Working condition of CDM](image)

Fig 7: Working condition of CDM pie chart
• About 16% of the total sample sized population gets the ATM room environment pleasant whereas 63% says its average and 21% says it is not at all pleasant.

Fig 8: ATM room environment pie chart

• About 22% says they receives the instant SMS for every transaction, whereas 51% says they sometimes received it and 27% says they never receive any SMS.

Fig 9: Receiving instant SMS pie chart

• About 49% are aware about the toll free number that is written on the backside of an ATM and 51% are unaware about it.
Fig 10: Awareness about toll free number pie chart

- About 24% says they do visit the nearest branch if they found any ATM not working, while 55% sometimes visits and 21% never visits.

Observations are found to be as below in **Dibrugarh district**:

- About 36% respondent were found to be businessmen, 27% were student, 23% were service population and about 14% were housewives & others which include farmers and laborers etc.

Fig 11: Occupation pie chart
• About 43% respondents were found to be male and 57% were female.

• About 77% of sample population demanded the desired denomination should be 100 INR, where 13% demands 500 INR and mere 10% demands 1000 INR which are basically service and businessmen.

Fig 12: Most desired denomination pie chart

• About 68% gets sometimes the ATM services working properly whereas 32% gets it alright everytime.

Fig 13: Working Condition of ATM pie chart
• The preferred time to visit an ATM was found to be in the district as: **Dibrugarh**: About 69% preferred to go to an ATM in the evening, 18% preferred to go in the afternoon, 11% in the morning and a mere 2% preffered to go in the night.

![Preferred time to visit](image)

**Fig 14:** Preferred time to visit pie chart of Dibrugarh District

• About 21% preffered Axis Bank, 45% preffered HDFC Bank, 3% preffered IDBI, 7% preffered PNB, 3% preffered Yes Bank, 7% preffered Union Bank and 14% preffered Indusind Bank.

![Most efficient ATM service other than SBI](image)

**Fig 15:** Most Efficient ATM service line graph
• Almost 100% are aware about the CDM in the district.
• About 75% sometimes gets the CDM services working properly whereas 25% gets it alright everytime.

![Working condition of CDM](image)

Fig 16: Working condition of CDM pie chart

• About 12% of the total sample sized population gets the ATM room environment pleasant whereas 77% says its average and 11% says it is not at all pleasant.

![ATM Room environment](image)

Fig 17: ATM room environment pie chart

• About 22% says they receives the instant SMS for every transaction, whereas 71% says they sometimes received it and 7% says they never receive any SMS.
• About 44% are aware about the toll free number that is written on the backside of an ATM and 56% are unaware about it.

Fig 19: Awareness about toll free number pie chart

• About 28% says they do visit the nearest branch if they found any ATM not working, while 57% sometimes visits and 15% never visits.
**ANALYSIS:**

The data collected from the primary sources were found to have clustered of response of the parameters taken to measure the actual needs of the customer. The respondents were seemed to have different views and suggestion towards the deployment of the ATM and CDM’s. Analyses were made on the context of occupation, gender and age group. Analyses are found to have results as:

- **Denomination:** Where about 70% says their desired denomination is 100 INR, out of which 47.5% says they don’t get 100 INR in a SBI ATM, where 15.5% don’t get 500 INR and 5.5% don’t get even 1000 INR, which means 5.5% is complaining totally about the ill-processing of ATM’s in both the districts.

- **Processing of ATM:** About 69% says they sometimes get ATM in working condition and 31% says they find everytime in working condition, which depicts 69% of the population is unsatisfied with the processing of ATM transaction, as they are unable get with their desired transactions.

- **Preferred time to visit:** Almost the majority of the population in both the district irrespective of the location would like to visit an ATM during evening and afternoon. More than 70% in both the district like to visit in the afternoon and evening time, as it can be considered as the peak time for ATM, so bank should keep an intense care about the proper processing and delivery of desired denomination to the customers to improve the customer satisfaction during the peak time.

- **Processing of CDM:** About 87% gets sometimes the CDM in working condition, whereas 13% says they get all the time the CDM in working condition. Respondents from 87% are asked openly, why they don’t get CDM in working condition, they replied during the weekends, the CDM shows hardware error or network issue in the CDM. Whereas 100% of the respondents from both the district are aware about the CDM.

- **ATM room environment:** About 15% are satisfied with the ATM room environment, 69% says it is average and 16% are totally unsatisfied with the ATM room environment. The Bank should look after the proper processing of the AC, cleanliness and proper functioning of the all the accessories, like doors, dustbin etc. which are indirectly related with the attitude of the customer towards the bank.
• **Instant SMS:** About 22% says they do receive SMS for all transaction held by them. 51% says they sometimes receive SMS while 27% says they never receives SMS for any transaction, irrespective of the registered mobile phone number. Hence the bank should deal properly with the network operators about the proper processing of SMS by the operators.

• **Awareness about toll free number:** About 50% are aware about the toll free number that is written on the backside of an ATM and 50% are unaware about it. It is the duty of bank personnel to make the customer aware about the toll free number. Bank can push SMS to make the customer aware about the toll free number written in the backside of an ATM card.

• **Suggestion:** Majority of the population says about the availability of the proper denomination, some percentage of the population demands about the performance of ATM and some demands to increase the CDM’s.

**CONCLUSION:**
The majority of customers are found to be somewhat unsatisfied with the post deployment services provided by the SBI towards ATM and CDM. There is a lack of 100 INR denomination, which other bank ATM’s are providing. Customer service is somewhat improper with respect to other bank services such as Axis bank and HDFC. SBI should focus more on customer satisfaction, though it emerges as the leading bank in India, but still customers are not fully satisfied.

**RECOMMENDATIONS:**
From the data collected through the primary data collection technique, it is observed that majority of the customers are still somewhat unsatisfied with the services provided by the alternate channels and its vendors, as there found lack of maintenance after the deployment of ATM and CDM’s. The maintenance of ATM room environment would somehow frame a picture of the bank’s image. Thereby maintenance is vast issue and can be improved by intense care by the bank authority. Bank can employ a special team to take care of the maintenance part.
Bank should keep an intense eye on the maintenance part. The Bank should form a high potential team to keep an intense eye on the maintenance part. If the bank has outsourced the maintenance, then the team should constantly look upon the proper follow ups of the problems and abnormalities of machines.

Bank should also manage to provide with the required denomination in order to satisfy their esteemed customers. In order to satisfy customer, this study helped us to understand about the proper disposed of denomination in various location. As student has a high demand of 100 INR, bank should thereby dispoese more 100 INR denomination in educational area, where student density is more rather than commercial, office and residential areas. Thereby, 500 INR should be made avail in commercial and office areas, where it would meet the demands of the customer.

Bank should also decrease the ATM and CDM downtime which are cash live and are located in the busy location and also the ATM’s should be tried to make in processing state during the peak time.

The number of CDM should be increased in order to met the customer demands. The post deployment maintainence part should be taken on priority in order to satisfy the customers with their desired services. More CDM are need to be deployed in commercial areas, as businessmen and offices deposits regularly a huge amount of money in the bank.

The SBI should take few parameters in to top priority consideration, like denomination, ATM room environment, downtime, peak hour uptime and instant SMS. By eliminating these issues, the bank can maintain the brand loyalty of the customer.

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QUESTIONNAIRE

Name:

Occupation:

Age: Gender:

Address:

1. Do you think ATM provides customers a good service and relaxation of time consumption?
   □ Yes □ No

2. Do you get the desired denomination when you go for withdrawal in any SBI ATM?
   □ Yes □ No

3. Which denominations do you required the most?
   □ 1000 □ 500 □ 100 □ 50

4. Is the ATM machine works all the time or sometimes it remains out of service?
   □ Yes □ No □ Sometimes

5. How frequent do you visit ATM’s during a whole week?
   □ Less than 5 □ 5-10 □ 10-20 □ 20+

6. When do you prefer to visit an ATM during the whole day?
   □ Morning □ Afternoon □ Evening □ Night

7. Which ATM do you prefer for the most efficient transaction other than the SBI ATM and why?

8. Are you familiar with the Cash Deposit Machine (CDM)?
   □ Yes □ No

9. How frequent do you use CDM in a week?
   □ Less than 5 □ 5-10 □ 10-20 □ 20+

10. Do you get the CDM in working condition when you need it?
    □ Yes □ No □ Sometimes

11. How do feel the ATM room environment of any SBI ATM?
    □ Pleasant □ Average □ Not at all pleasant

12. Whether you are getting instant SMS alert for any ATM/CDM transaction?
13. Do you visit any nearby SBI branch, in case of ill-processing of any ATM?

☐ Yes  ☐ No  ☐ Sometimes

14. Are you aware of the toll free number of the Customer Service, if your ATM card is lost or stolen?

☐ Yes  ☐ No

15. What suggestion do you want to put forward to improve the ATM/CDM environment as well as its processing?