**A PROJECT REPORT**

**ON**

**“CUSTOMER PRECEPTION TOWARD THE CREDIT CARD FACILITY PROVIDED BY SBI BANK IN BILASPUR”**

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**In the Partial Fulfillment of the Requirement of the Award of the Degree**

**Of**

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CERTIFICATE

This is to certify that **Rajneesh Sharma**, a student of BBA from SVGC GHUMARWIN has submitted a Project Report on the topic **“CUSTOMER PRECEPTION TOWARD THE CREDIT CARD FACILITY PROVIDED BY SBI IN BILASPUR”**

During the project, I found him to be very hardworking, sincere and inquisitive to explore new things. He is able to get across his points effectively and convincingly. He has the ability to withstand stressful project conditions and meet the deadlines.

I wish him all the success in his career and life.

Project Guide Head of Department

**(Ms. Rajni Thakur) (Mr. Naresh Kumar)**

**Signature of Coordinator**

DECLARATION

I, Rajneesh Sharma, student of BBA session 2021-2022 Swami Vivekanand Govt. Degree College Ghumarwin, hereby declare that Major Project Report on **“CUSTOMER PRECEPTION TOWARD THE CREDIT CARD FACILITY PROVIDED BY SBI IN BILASPUR”** submitted in partial fulfillment of Degree of Bachelor in Business Administration is the original work conducted by me.

The information and data given in the report is authentic to the best of my knowledge. This report is not being submitted to any other University for award of any Degree, Diploma and Fellowship.

Name: Rajneesh Sharma

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Date:

Place: Rajneesh Sharma

**CHAPTER-1**

**INTRODUCTION**

**CREDIT CARD**

A **credit card** is a card which allows people to buy [items](https://simple.wikipedia.org/w/index.php?title=Item&action=edit&redlink=1) without [cash](https://simple.wikipedia.org/wiki/Cash). When they buy something, a sales clerk uses it to charge the money needed to their [bank](https://simple.wikipedia.org/wiki/Bank) account, so the person will pay later. They are buying it on credit, which is the trust that they will pay it back later.

If a person does not pay within a limit (usually a [month](https://simple.wikipedia.org/wiki/Month)) they will have to pay extra [money](https://simple.wikipedia.org/wiki/Money), called [interest](https://simple.wikipedia.org/wiki/Interest).

# THE HISTORY OF CREDIT CARDS

As far back as the late 1800s, consumers and merchants exchanged goods through the concept of credit, using [credit coins and charge plates](http://www.creditcards.com/credit-card-news/credit-collectible-coins-charge-plate-1264.php) as currency.  It wasn't until about half a century ago that plastic payments as we know them today became a way of life.

**Early beginnings**

In the early 1900s, oil companies and department stories issued their own proprietary cards, according to Stan Sienkiewicz, in a paper for the Philadelphia Federal Reserve entitled "[Credit Cards and Payment Efficiency](http://www.philadelphiafed.org/pcc/papers/2001/PaymentEfficiency_092001.pdf)." Such cards were accepted only at the business that issued the card and in limited locations. While modern credit cards are mainly used for convenience, these predecessor cards were developed as a means of creating customer loyalty and improving customer service, Sienkiewicz says.

The first bank card, named "Charge-It," was introduced in 1946 by John Begins, a banker in Brooklyn, according to [MasterCard](http://www.creditcards.com/Mastercard.php). When a customer used it for a purchase, the bill was forwarded to Begins' bank. The bank reimbursed the merchant and obtained payment from the customer. The catches: Purchases could only be made locally, and Charge-It cardholders had to have an account at Begins' bank. In 1951, the first bank credit card appeared in New York's Franklin National Bank for loan customers. It also could be used only by the bank's account holders.

The Diners Club Card was the next step in credit cards. According to a representative from Diners Club, the story began in 1949 when a man named Frank McNamara had a business

Dinner in New York's Major's Cabin Grill. When the bill arrived, Frank realized he'd forgotten his wallet. He managed to find his way out of the pickle, but he decided there should be an alternative to cash. McNamara and his partner, Ralph Schneider, returned to Major's Cabin Grill in February of 1950 and paid the bill with a small, cardboard card. Coined the Diners Club Card and used mainly for travel and entertainment purposes, it claims the title of the first credit card in widespread use.

**Plastic debuts**

By 1951, there were 20,000 Diners Club cardholders. A decade later, the card was replaced with plastic. Diners Club Card purchases were made on credit, but it was technically a charge card, meaning the bill had to be paid in full at the end of each month. Cording to its archivist, [American Express](http://www.creditcards.com/American-Express.php) formed in 1850. It specialized in deliveries as a competitor to the U.S. Postal Service, money orders (1882) and traveler's checks, which the company invented in 1891. The company discussed creating a travel charge card as early as 1946, but it was the launch of the rival Diners Club card that put things in motion.

In 1958 the company emerged into the credit card industry with its own product, a purple charge card for travel and entertainment expenses. In 1959, American Express introduced the first card made of plastic (previous cards were made of cardboard or celluloid).

American Express soon introduced local currency credit cards in other countries. About 1 million cards were being used at about 85,000 establishments within the first five years, both in and out of the U.S. In the 1990s, the company expanded into an all-purpose card. American Express, or Amex as it often is called, is about to celebrate its 50th credit card anniversary.

**Closed-loop system**

The Diners Club and American Express cards "functioned in what is known as a 'closed-loop' system, made up of the consumer, the merchant and the issuer of the card," Sienkiewicz writes. "In this structure, the issuer both authorizes and handles all aspects of the transaction and settles directly with both the consumer and the merchant. In 1959, the option of maintaining a revolving balance was introduced, according to MasterCard. This meant cardholders no longer had to pay off their full bills at the end of each cycle. While this carried the risk of accumulating finance charges, it gave customers greater flexibility in managing their money.

**Bank card associations**  
"The general-purpose credit card was born in 1966, when the Bank of America established the BankAmerica Service Corporation that franchised the BankAmerica brand (later to be known as [Visa](http://www.creditcards.com/Visa.php)) to banks nationwide," Sienkiewicz writes.

In 1966, a national credit card system was formed when a group of credit-issuing banks joined together and created the Interbank Card Association, according to MasterCard. The ICA is now known as MasterCard Worldwide, though it was temporarily known as Master Charge. This organization competes directly with a similar Visa program.

"The new bank card associations were different from their predecessors in that an 'open-loop' system was now created, requiring interbank cooperation and funds transfers," Sienkiewicz says. Visa and MasterCard still maintain "open-loop" systems, whereas American Express, Diners Club and [Discover Card](http://www.creditcards.com/Discover.php) remain "closed-loop."

Visa and MasterCard's organizations both issue credit cards through member banks and set and maintain the rules for processing. They are both run by board members who are mostly high-level executives from their member banking organizations.

As the bank card industry grew, banks interested in issuing cards became members of either the Visa association or MasterCard association. Their members shared card program costs, making the bank card program available to even small financial institutions. Later, changes to the association bylaws allowed banks to belong to both associations and issue both types of cards to their customers.

**Credit card processing evolves**  
as credit card processing became more complicated; outside service companies began to sell processing services to Visa and MasterCard association members. This reduced the cost of programs for banks to issue cards, pay merchants and settle accounts with cardholders, thus allowing greater expansion of the payments industry.

Visa and MasterCard developed rules and standardized procedures for handling the bank card paper flow in order to reduce fraud and misuse of cards. The two associations also created

International processing systems to handle the exchange of money and information and established an arbitration procedure to settle disputes between members.

**Other issuers join the party**

Although American Express was among the first companies to issue a charge card, it wasn't until 1987 that it issued a credit card allowing customers to pay overtime rather than at the end of every month. Its original business model focused on the travel and entertainment charges made by business people, which involved significant revenue from merchants and annual membership fees from customers. While these products are still in its tool chest, the company has developed numerous no-annual fee credit cards offering low introductory rates and reward programs, similar to as traditional bank cards.

Another relatively recent entry into the card business is Discover Card, originally part of the Sears Corporation. According to Discover, its first card was unveiled at the 1986 Super Bowl.  Discover Card Services sought to create a new brand with its own merchant network, and the company has been successful at developing merchant acceptance. A 2004 antitrust court ruling against Visa and MasterCard -- initiated by the U.S. government and the Department of Justice -- changed the exclusive relationship that Visa and MasterCard enjoyed with banks. It allows banks and other card issuers to provide customers with American Express or Discover cards, in addition to a Visa or MasterCard.

**The future**

The ongoing switch to [EMV compliant chip cards](http://www.creditcards.com/credit-card-news/emv-faq-chip-cards-answers-1264.php) is the biggest change in the traditional credit card. It involves sending hundreds of millions of chip-bearing cards to consumers, and new chip-reading card terminals being installed at merchants across the country. However, it still relies on a physical card,  While the plastic card has been the standard for a half century, recent developments show alternative forms of payment rising to prominence, including online services such as PayPal, credit card key fobs, cell phone apps and payment chips implanted into other devices.

But with the sheer volume of cards in use around America, the "card" in "credit card" is likely to stick around for several years to come.

# THE IMPORTANCE OF CREDIT CARDS

## 1. Personal Credit

For individuals, credit cards are an important part of everyday life. Whether purchasing gas and groceries or reserving a hotel and rental car for an upcoming vacation, credit cards represent a convenient and secure form of payment for consumers. Benefits ranging from damage protection on purchases to the ease of disputing suspicious charges or fraudulent

Activity makes credit cards an attractive form of payment. Beyond the ease of use and added security, credit cards can also help you build a solid credit history. With regular use and prompt payment, responsible consumers will find that lenders are more willing to offer them additional credit in the form of increased credit lines, mortgages and consumer loans.

## 2. Economic Stimulus

Credit cards are not only important for individuals and businesses; they’re an important aspect of continued economic growth. A February 2013 report by Moody’s demonstrates the importance of electronic payments, including credit cards, in a global economy, saying that electronic payments increase gross domestic product and consumption, both of which lead to job creation. Credit cards play an important role in the cycle of increased consumption and production by offering merchants a guaranteed method of payment and providing consumers with a way to bridge the gap between paychecks in times of emergency.

## 3. Business Creation

Capital for business formation can be hard to come by for entrepreneurs looking to get a new business off the ground or expand an existing one. For small businesses, credit cards represent an important financial lifeline when traditional funding sources, such as small-business loans, aren’t available. Credit cards help businesses financially, and they also have a positive impact on small-business employment growth.

## 4. Additional Considerations

Credit cards offer additional benefits for consumers. Based on the type of card you have, you may qualify for rewards such as cash back or discounts on purchases, trip cancellation

Insurance, and air miles. With a little comparison shopping, you can find a credit card that offers rewards to fit your lifestyle.

## DIFFERENT TYPES OF CREDIT CARDS

Credit Cards are small sized plastic cards that can make life very simple. These cards allow you to purchase goods and services on credit, the money for which you can return at the end of every month. You can choose to pay the full amount of credit that you have borrowed from your credit card issuer or a minimum fixed amount every month. In case you pay only the minimum amount, remember that you will be charged an interest on your outstanding balance. There is a credit limit set for you by your card provider.

There are many banks in India that provide different types of credit cards. The cards are divided based on the rewards and benefits they offer and the income and spend requirements of the applicants.

**1. SILVER CREDIT CARDS:**

Silver credit cards can be availed by anyone who falls under a nominal salary range and has a work experience of around 4 to 5 years. It is easy for salaried employees to procure this type of credit card, provided they have a good credit history. These cards have a low membership fee and there is no interest charged for the initial 6 to 9 months, on balance transfers.

**2. GOLD CREDIT CARDS:**

Individuals with higher income can avail a gold credit card from any bank in India. Applicants for any type of gold credit card should have a good credit score. The common features of a gold credit card are:

* High cash withdrawal limit.
* High credit limit.
* Add-on card facility for family members like spouse, parents or children.
* Travel insurance.
* Cash back offer

### 3. CLASSIC CREDIT CARDS:

Classic credit cards come with features like global acceptance, revolving credit, cash advance, interest free credit period, rewards program, supplementary cards, insurance and a dedicated 24/7 customer care helpdesk for customers. Most classic credit cards do not carry annual fees or joining fees and are offered at low finance charges.

### 4. TITANIUM CREDIT CARDS:

Titanium credit cards are premium cards that come with a load of privileges and benefits. The key feature of a Titanium credit card is the Titanium Rewards program that is offered to the customers. This rewards program includes accrual of rewards points, redemption for gifts and air miles, cash back offers, etc. Other privileges that come with any Titanium credit card are surcharge waivers, revolving credit, interest free credit period, annual fee reversals, insurance.

### 5. PLATINUM CREDIT CARDS:

Platinum card is one of the most popular credit cards and is owned by many people because of the number of benefits and privileges it offers. The benefits include lifestyle, dining, shopping and entertainment offers, etc. The annual, joining and renewal fee of Platinum cards are a little higher compared to other types of credit cards.

### 6. TRAVEL CREDIT CARDS:

Travel credit cards are popular because of the unlimited travel benefits they offer. These cards do not just offer travel benefits in India, but abroad as well. Most banks have tied up with airline companies or travel companies to offer travel credit cards. When customers use this card to make travel transactions, they can earn air miles. Apart from this, some travel cards provide access to airport lounges to the customers.

**COMPANY INTRODUCTION**

**State Bank of India**

**SBI** is an Indian multinational, [public sector](https://en.wikipedia.org/wiki/Public_sector) banking and [financial services](https://en.wikipedia.org/wiki/Financial_service) company. It is a [government-owned corporation](https://en.wikipedia.org/wiki/Government-owned_corporation) with its headquarters in [Mumbai, Maharashtra](https://en.wikipedia.org/wiki/Mumbai,_Maharashtra). As of 2016-17, it had assets of 30.72 trillion (US$460 billion) and more than 14,000 branches, including 191 foreign offices spread across 36 countries, making it the largest banking and financial services company in India by assets. The company is ranked 232nd on the [*Fortune Global 500*](https://en.wikipedia.org/wiki/Fortune_Global_500) list of the world's biggest corporations as of 2016.

The bank traces its ancestry to [British India](https://en.wikipedia.org/wiki/British_Raj) through the [Imperial Bank of India](https://en.wikipedia.org/wiki/Imperial_Bank_of_India), to the founding, in 1806, of the [Bank of Calcutta](https://en.wikipedia.org/wiki/Bank_of_Calcutta), making it the oldest commercial bank in the [Indian subcontinent](https://en.wikipedia.org/wiki/Indian_Subcontinent). [Bank of Madras](https://en.wikipedia.org/wiki/Bank_of_Madras) merged into the other two "presidency banks" in British India, [Bank of Calcutta](https://en.wikipedia.org/wiki/Bank_of_Calcutta) and [Bank of Bombay](https://en.wikipedia.org/wiki/Bank_of_Bombay), to form the [Imperial Bank of India](https://en.wikipedia.org/wiki/Imperial_Bank_of_India), which in turn became the State Bank of India in 1955. [Government of India](https://en.wikipedia.org/wiki/Government_of_India) owned the Imperial Bank of India in 1955, with [Reserve Bank of India](https://en.wikipedia.org/wiki/Reserve_Bank_of_India) (India's Central Bank) taking a 60% stake, and renamed it the State Bank of India. In 2008, the government took over the stake held by the Reserve Bank of India.

State Bank of India is a banking behemoth and has 20% market share in deposits and loans among Indian commercial banks.

  History

[](https://en.wikipedia.org/wiki/File:SBI_Imperial_bank_seal.jpg)

Seal of Imperial Bank of India

The roots of the State Bank of India lie in the first decade of the 19th century, when the [Bank of Calcutta](https://en.wikipedia.org/wiki/Bank_of_Calcutta), later renamed the [Bank of Bengal](https://en.wikipedia.org/wiki/Bank_of_Bengal), was established on 2 June 1806. The Bank of

Bengal was one of three Presidency banks, the other two being the [Bank of Bombay](https://en.wikipedia.org/wiki/Bank_of_Bombay) (incorporated on 15 April 1840) and the [Bank of Madras](https://en.wikipedia.org/wiki/Bank_of_Madras) (incorporated on 1 July 1843). All three Presidency banks were incorporated as [joint stock companies](https://en.wikipedia.org/wiki/Joint_stock_company) and were the result of [royal charters](https://en.wikipedia.org/wiki/Royal_charter). These three banks received the exclusive right to issue paper currency till 1861 when, with the Paper Currency Act, the right was taken over by the Government of India. The Presidency banks amalgamated on 27 January 1921, and the re-organized banking entity took as its name [Imperial Bank of India](https://en.wikipedia.org/wiki/Imperial_Bank_of_India). The Imperial Bank of India remained a joint stock company but without Government participation.

Pursuant to the provisions of the State Bank of India Act of 1955, the [Reserve Bank of India](https://en.wikipedia.org/wiki/Reserve_Bank_of_India), which is [India's central bank](https://en.wikipedia.org/wiki/Central_Bank), acquired a controlling interest in the Imperial Bank of India. On 1 July 1955, the imperial Bank of India became the State Bank of India. In 2008, the [Government of India](https://en.wikipedia.org/wiki/Government_of_India) acquired the Reserve Bank of India's stake in SBI so as to remove any conflict of interest because the RBI is the country's banking regulatory authority.

In 1959, the government passed the State Bank of India (Subsidiary Banks) Act. This made SBI subsidiaries of eight that had belonged to [princely states](https://en.wikipedia.org/wiki/Indian_Princely_States) prior to their nationalization and operational takeover between September 1959 and October 1960, which made eight state banks associates of SBI. This acquisition was in tune with the first Five Year Plan, which prioritized the development of rural India. The government integrated these banks into the State Bank of India system to expand its rural outreach. In 1963 SBI merged State Bank of Jaipur (est. 1943) and State Bank of Bikaner (est.1944).

SBI has acquired local banks in rescues. The first was the Bank of Bihar (est. 1911), which SBI acquired in 1969, together with its 28 branches. The next year SBI acquired National Bank of Lahore (est. 1942), which had 24 branches. Five years later, in 1975, SBI acquired KrishnaramBaldeo Bank, which had been established in 1916 in [Gwalior State](https://en.wikipedia.org/wiki/Gwalior_State), under the patronage of Maharaja [MadhoRaoScindia](https://en.wikipedia.org/wiki/Madho_Rao_Scindia" \o "Madho Rao Scindia). The bank had been the *DukanPichadi*, a small moneylender, owned by the Maharaja. The new bank's first manager was Jall N. Broacha, a Parsi. In 1985, SBI acquired the Bank of Cochin in [Kerala](https://en.wikipedia.org/wiki/Kerala), which had 120 branches. SBI was the acquirer as its affiliate, the [State Bank of Travancore](https://en.wikipedia.org/wiki/State_Bank_of_Travancore), already had an extensive network in Kerala.

There has been a proposal to merge all the associate banks into SBI to create a "mega bank" and streamline the group's operations.

The first step towards unification occurred on 13 August 2008 when [State Bank of Saurashtra](https://en.wikipedia.org/wiki/State_Bank_of_Saurashtra) merged with SBI, reducing the number of associate state banks from seven to six.

On 19 June 2009, the SBI board approved the absorption of [State Bank of Indore](https://en.wikipedia.org/wiki/State_Bank_of_Indore). SBI holds 98.3% in [State Bank of Indore](https://en.wikipedia.org/wiki/State_Bank_of_Indore). (Individuals who held the shares prior to its takeover by the government hold the balance of 1.7%.)

The acquisition of State Bank of Indore added 470 branches to SBI's existing network of branches. Also, following the acquisition, SBI's total assets will approach 10 trillion. The total assets of SBI and the [State Bank of Indore](https://en.wikipedia.org/wiki/State_Bank_of_Indore) were ₹9,981,190 million as of March 2009. The process of merging of State Bank of Indore was completed by April 2010, and the SBI Indore branches started functioning as SBI branches on 26 August 2010.

On 7 October 2014, [Arundhati Bhattacharya](https://en.wikipedia.org/wiki/Arundhati_Bhattacharya" \o "Arundhati Bhattacharya) became the first woman to be appointed [Chairperson](https://en.wikipedia.org/wiki/Chairperson) of the bank.

**Operations**

SBI provides a range of banking products through its network of branches in India and overseas, including products aimed at [non-resident Indians](https://en.wikipedia.org/wiki/Non-resident_Indian_and_person_of_Indian_origin) (NRIs). SBI has 14 regional hubs and 57 Zonal Offices that are located at important cities throughout India.

**DOMESTIC PRESENCE**

SBI has 18,354 branches in India. In the financial year 2012–13, its revenue was ₹2.005 trillion (US$30 billion), out of which domestic operations contributed to 95.35% of revenue. Similarly, domestic operations contributed to 88.37% of total profits for the same financial year.

Under the [PradhanMantri Jan DhanYojana](https://en.wikipedia.org/wiki/Pradhan_Mantri_Jan_Dhan_Yojana" \o "Pradhan Mantri Jan Dhan Yojana) of financial inclusion launched by Government in August 2014, SBI held 11,300 camps and opened over 3 million accounts by September, which included 2.1 million accounts in rural areas and 0.88 million accounts in urban areas.

**INTERNATIONAL PRESENCE**

Ramat GanAs of 2014–15, the bank had 191 overseas offices spread over 36 countries having the largest presence in foreign markets among Indian banks. It has branches in Singapore, Moscow, [Colombo](https://en.wikipedia.org/wiki/Colombo), [Dhaka](https://en.wikipedia.org/wiki/Dhaka), Frankfurt, Hong Kong, [Tehran](https://en.wikipedia.org/wiki/Tehran), [Johannesburg](https://en.wikipedia.org/wiki/Johannesburg), London, Los Angeles, Male in the Maldives, [Muscat](https://en.wikipedia.org/wiki/Muscat,_Oman), [Dubai](https://en.wikipedia.org/wiki/Dubai), New York, [Osaka](https://en.wikipedia.org/wiki/Osaka), Sydney, and Tokyo.

It has [offshore banking](https://en.wikipedia.org/wiki/Offshore_bank) units in the Bahamas and Bahrain, and representative offices in Myanmar, Bhutan and [Cape Town](https://en.wikipedia.org/wiki/Cape_Town).

SBI has 7 retail banking branches in Singapore.

The Canadian subsidiary SBI Canada Bank (previously State Bank of India (Canada)) also dates to 1982. It has six branches, four in the [Toronto](https://en.wikipedia.org/wiki/Toronto) area and two in the [Vancouver](https://en.wikipedia.org/wiki/Vancouver) area.

SBI operates several foreign subsidiaries or affiliates.

In 1990, it established an offshore bank: State Bank of India (Mauritius). SBI (Mauritius) has 15 branches in major cities/towns of the country including Rodrigues.

SBI Sri Lanka now has three branches located in [Colombo](https://en.wikipedia.org/wiki/Colombo), [Kandy](https://en.wikipedia.org/wiki/Kandy) and [Jaffna](https://en.wikipedia.org/wiki/Jaffna). The Jaffna branch was opened on 9 September 2013. SBI Sri Lanka, the oldest bank in Sri Lanka, celebrated its 150th year in Sri Lanka on 1 July 2014.

In 1982, the bank established a subsidiary, [State Bank of India](https://en.wikipedia.org/wiki/State_Bank_of_India_(California)), which now has ten branches—nine branches in the state of California and one in Washington, D.C. The 10th branch was opened in Fremont, California on 28 March 2011. The other eight branches in California are located in Los Angeles, Artesia, San Jose, Canoga Park, Fresno, San Diego, Tustin and Bakersfield.

In Nigeria, SBI operates as INMB Bank. This bank began in 1981 as the Indo–Nigerian Merchant Bank and received permission in 2002 to commence retail banking. It now has five branches in Nigeria.

In Nepal, SBI owns 49% of **SBI Nepal** (State Bank in Nepal) share with Nepal Government owing the rest and SBI NEPAL has branches throughout the country in each and every city as banking has become the major part of daily life for [Nepalese](https://en.wikipedia.org/wiki/Nepali_people) people.

In Moscow, SBI owns 60% of [Commercial Bank of India](https://en.wikipedia.org/wiki/Commercial_Bank_of_India), with [Canara Bank](https://en.wikipedia.org/wiki/Canara_Bank" \o "Canara Bank) owning the rest.

In Indonesia, it owns 76% of PT Bank Indo Monex.

The State Bank of India already has a branch in Shanghai and plans to open one in [Tianjin](https://en.wikipedia.org/wiki/Tianjin).

In Kenya, State Bank of India owns 76% of [Giro Commercial Bank](https://en.wikipedia.org/wiki/Giro_Commercial_Bank" \o "Giro Commercial Bank), which it acquired for US$8 million in October 2005.

In January 2016, SBI opened its first branch in [Seoul](https://en.wikipedia.org/wiki/Seoul), South Korea following the continuous and significant increase in trade due to the [Comprehensive Economic Partnership Agreement](https://en.wikipedia.org/wiki/Comprehensive_Economic_Partnership_Agreement) signed between New Delhi and Seoul in 2009.

**ASSOCIATE BANKS**

SBI now has one associate bank, down from the eight that it originally acquired in 1959. All use the State Bank of India logo, which is a blue circle, and all use the "State Bank of" name, followed by the regional headquarters' name:

* [State Bank of Patiala](https://en.wikipedia.org/wiki/State_Bank_of_Patiala) (founded 1917)
* [State Bank of Mysore](https://en.wikipedia.org/wiki/State_Bank_of_Mysore) (founded 1913)
* [State Bank of Bikaner & Jaipur](https://en.wikipedia.org/wiki/State_Bank_of_Bikaner_%26_Jaipur) (founded 1963)
* [State Bank of Hyderabad](https://en.wikipedia.org/wiki/State_Bank_of_Hyderabad) (founded 1941)
* [State Bank of Travancore](https://en.wikipedia.org/wiki/State_Bank_of_Travancore) (founded 1945)
* [BharatiyaMahila Bank](https://en.wikipedia.org/wiki/Bharatiya_Mahila_Bank)(founded 2013)

The banks which are merged are:

* [State Bank of Saurashtra](https://en.wikipedia.org/wiki/State_Bank_of_Saurashtra) (merged 2008)
* [State Bank of Indore](https://en.wikipedia.org/wiki/State_Bank_of_Indore) (merged 2010)

The negotiations for merging of 5 associate banks [State Bank of Bikaner and Jaipur](https://en.wikipedia.org/wiki/State_Bank_of_Bikaner_and_Jaipur), [State Bank of Hyderabad](https://en.wikipedia.org/wiki/State_Bank_of_Hyderabad), [State Bank of Mysore](https://en.wikipedia.org/wiki/State_Bank_of_Mysore), [State Bank of Patiala](https://en.wikipedia.org/wiki/State_Bank_of_Patiala) and [State Bank of Travancore](https://en.wikipedia.org/wiki/State_Bank_of_Travancore) and [BharatiyaMahila Bank](https://en.wikipedia.org/wiki/Bharatiya_Mahila_Bank" \o "Bharatiya Mahila Bank) by acquire their businesses including assets and liabilities with SBI started in 2016.[[17]](https://en.wikipedia.org/wiki/State_Bank_of_India#cite_note-17)[[18]](https://en.wikipedia.org/wiki/State_Bank_of_India#cite_note-18) The merger of these six subsidiaries was approved by Union Cabinet on 15 June 2016.[[19]](https://en.wikipedia.org/wiki/State_Bank_of_India#cite_note-19) The State Bank of India and all its associate banks are identified by the same blue *keyhole* logo. The State Bank of India [wordmark](https://en.wikipedia.org/wiki/Wordmark" \o "Wordmark) usually has one standard typeface, but also utilises other typefaces.

On 15 February 2017, the Union Cabinet approved the merger of 5 associate banks with SBI.

**NON-BANKING SUBSIDIARIES**

Apart from its five associate banks, SBI also has the following non-banking subsidiaries:

* [SBI Capital Markets](https://en.wikipedia.org/wiki/SBI_Capital_Markets) Ltd
* SBI Funds Management Pvt Ltd
* SBI Factors & Commercial Services Pvt Ltd
* [SBI Cards](https://en.wikipedia.org/wiki/SBI_Cards) & Payments Services Pvt. Ltd. (SBICPSL)
* SBI DFHI Ltd
* [SBI Life Insurance Company Limited](https://en.wikipedia.org/wiki/SBI_Life_Insurance_Company_Limited)
* SBI General Insurance

In March 2001, SBI (with 74% of the total capital), joined with [BNP Paribas](https://en.wikipedia.org/wiki/BNP_Paribas) (with 26% of the remaining capital), to form a joint venture life insurance company named SBI Life Insurance company Ltd. In 2004, SBI DFHI (Discount and Finance House of India) was founded with its headquarters in Mumbai.

**BANKING SERVICES**

The bank provides various banking services like:

**1.MOBILE BANKING**

Banking through mobiles which can be used to transfer funds, for IMPS, enquiry services, cheque book request, bill payments, mobile or DTH top-ups, M Commerce and a lot more.

**2.DEMAT SERVICES**

Offer online trading in securities through DE mat Accounts, 3-in-1 accounts, etc.

**3. CARDS**

Includes Debit Cards, Business Debit Cards, Prepaid Cards and Virtual Cards.

**4. INTERNET BANKING:**

Banking through internet using the website www.onlinesbi.com.

**5. SAFE DEPOSIT LOCKERS:**

Available to existing accountholders

**6. MOBICASH**

User friendly mobile wallet which facilitates mobile recharge, fund transfer, bill payment, mini statement, balance enquiry

**7. AADHAAR SEEDING**

Aadhaar card can be linked to the existing account through SMS, ATM, SBI Internet Banking Portal.

**8. LOANS**

State Bank of India offers various types of Loan products for providing cash to individuals for their various needs. So whether the customer wants money for personal expenses or for building a house, for higher studies or for loan against an existing property, the bank has a loan product for everyone. The following types of loans are issued by the State Bank of India.  
**1. Home Loans**

**2. SBI Auto Loan**  
  
**3. Education Loan**  
  
**4. Personal Loan**  
  
**5. Loans against Securities**

**6. Loan against Property**

**7. Career Loan**

**CHAPTER-2**

**RESEARCH METHODOLOGY**

**RESEARCH METHODOLOGY**

Research is an art of scientific investigation. In order word research is a scientific and systematic search for pertinent information on a specific topic. The logic behind taking research methodology into consideration is that one can have knowledge about the method and procedure adopted the results also. Its main aim is to keep the researchers on the right track.

The methodology adopted for studying the objectives was surveying the credit card holders OF SBI bank. Direct personal interview method with structured questionnaire was adopted for the collection of primary data.

Secondary data has been collected through the various magazines and newspapers and by surfing on Internet.

**NEED OF THE STUDY**

The need of the study is to know about the customer’s perception towards the credit card facility provided by the SBI bank. Through this study I also want to know the satisfaction level and awareness of customer about the services which is provided by the SBI bank.

**OBJECTIVES OF THE STUDY**

* To pinpoint the importance of credit card among people.
* To study the current status of credit cards and its users.
* To study the motive behind use of the credit card.
* To study the problem faced by the customer while using service of the bank.

**SCOPE OF THE STUDY**

* The scope of the study was restricted in Distt. Bilaspur only.
* The study was aimed at measuring the customer’s satisfaction level towards banking sector through well designed questionnaire.
* The study was helping the banking sector to identify its pitfalls and also how to improve them.
* To study the customers behavior towards SBI bank.

**RESEARCH DESIGN**

A **research design** is the set of methods and procedures used in collecting and analyzing measures of the variables specified in the research problem research study. The design of a study defines the study type (descriptive, correlational, semi-experimental, experimental, review, meta-analytic and sub-type (e.g., descriptive-longitudinal [case study](https://en.wikipedia.org/wiki/Case_study)), [research problem](https://en.wikipedia.org/wiki/Research_problem), [hypotheses](https://en.wikipedia.org/wiki/Hypothesis), [independent and dependent variables](https://en.wikipedia.org/wiki/Dependent_and_independent_variables), [experimental design](https://en.wikipedia.org/wiki/Design_of_experiments), and, if applicable, data collection methods and a statistical analysis plan. Research design is the framework that has been created to find answers to research questions.

**A. SAMPLE DESIGN**

A sample design is a definite plan for obtaining a sample from a given population. It refers to the techniques or the procedure the researcher would adopt in selecting items for the sample. Sample design may as well lay down the number of items to be included in the sample i.e. the size of the sample. Sample design is determined before data are collected. Here we select the population as sample in our sample design. The selected respondents should be as representatives of the total population.

**SAMPLE UNITS**

Sampling unit is developing a frame so that everyone get in target population equal chance to being sampled.

**SAMPLE TECHNIQUE**

It refers to the techniques or the procedure the researcher would adopt in selecting some sampling units from which inferences the researcher about the population is drawn. Sampling design is determined before any data are collected. For the present study convenient sampling technique is used.

**SAMPLE PLAN**

* **SAMPLE SIZE:** For the study a sample size oh 60 has been taken into consideration. 60 questionnaires got filled by personally interacting with the customers.
* **SAMPLE DESCRIPTION:** In order to understand the nature and characteristics of various respondents in the study, the information was collected and analyzed according to their socio economic background which included the characteristic of their respondents like education, age, marital status and monthly income. This description shows that respondents included in this survey belong to different background and this turn increase the scope of the study.

**B. SOURCES OF DATA: -**Source of data collection is mainly classified into 2 types namely.

**1. Primary data**

**2. Secondary data**

**PRIMARY DATA:**

During the data collection process a questionnaires was made for the collection of the data from the consumers personally. Because in the research project both primary as well as secondary data is required. So primary data was collected with the help of the questionnaires.

Primary data (also called field research) involves the collection of data that does not already exist. This can be through numerous form, including questionnaires and telephone interviews amongst others.

I have used well designed questionnaires as a research instrument tool for the present study. The entire questions in the questionnaire have been organized in such a way that elicits all the relevant information that is needed for the study. It consists of two sections which are following.

**Section-A:** section a cover the demographical profile of respondents on the basis of their name, age, gender, monthly income and qualification.

**Section-B:** Information based on objective of the study.

**SECONDARY DATA:**

Secondary data may be defined as any data which have been collected earlier for some purpose. Indirect collection of data from source containing past and recent information like company brochures, annual publication and book etc. Secondary source that have been use for this study are follow:

* News papers
* Internet sites
* Company records
* Text books

**C.TOOL OF ANALYSES:** In the present study percentage method has been used to analysis the data.

**P=X/Y\*100**

P= percentage

X= No. of respondents

Y=Total no. of respondents.

**CHAPTER – 3**

**DATA ANALYSIS**

**AND**

**INTERPRETATION**

In Table no. 3.1 attempt has been made to classify the respondents on the basis of their age.

**Table No. 3.1**

**Classification of the respondents toward the age**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No.** | **Age** | **No. Of Respondents** | **Percentage** |
| 1 | 18-20 | 20 | 33% |
| 2 | 20-25 | 25 | 42% |
| 3 | 25-30 | 8 | 13% |
| 4 | 30 & above | 7 | 12% |
| **TOTAL** |  | **60** | **100%** |

**Source:** Data collected through questionnaire

**Figure No. 3.1**

**Interpretation:** It is observed from table no. 3.1 that 42% of respondents are between 20-25 years age and 33% of respondents are between 18-20 years age and 13% respondents are between 25-30 years or 12% of respondents are between above 30 years age.

In table 3.2 an attempt has been made to classify the respondents on the basis of sex/gender.

**Table No. 3.2**

**Classification of respondents on the basis of sex**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No.** | **Sex** | **No. of Respondents** | **%age** |
| 1 | Male | 44 | 73% |
| 2 | Female | 16 | 27% |
| **TOTAL** |  | **60** | **100** |

**Source:** Data collected through Questionnaire

**Figure No. 3.2**

**Interpretation**: It is observed from Table No. 3.2 that 73% respondents are male and 27% respondents are female. Thus it can be conducted that the majority of the respondents are male.

In table no. 3.3 an attempt has been made to classify the respondents on the basis of occupation / profession

**Table No. 3.3**

**Classification of respondents on the basis of their occupation**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No.** | **Occupation** | **No. of Respondents** | **%Age** |
| 1 | Business man | 12 | 20 |
| 2 | Govt. employee | 15 | 25 |
| 3 | Private employee | 18 | 30 |
| 4 | Other | 15 | 25 |
| **TOTAL** |  | **60** | **100** |

**Source:** Data collected through questionnaire

**Figure No. 3.3**

**Interpretation:** From the table it is clear that 20% respondents are business man, 25% respondents are Govt. employees and 30% respondents are private employees or 25 % respondents are other like students etc.

In table no. 3.4 an attempt has been made to classify the respondents on the basis of their annual income.

**Table No. 3.4**

**Classification of respondents on the basis of their annual income**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No.** | **Annual Income (Rs.)** | **No. of Respondents** | **%Age** |
| 1 | Below 1 lacks | 9 | 15% |
| 2 | 1 lacks to 2 lacks | 28 | 47% |
| 3 | 2 lacks to 3 lacks | 17 | 28% |
| 4 | Above 3 lacks | 6 | 10% |
| **TOTAL** |  | **60** | **100** |

**Source:** Data collected through questionnaire

**Figure – 3.4**

**Interpretation:** From the table it is clear that 15% of respondents’ income is below 1 lack and 47% of respondent’s income is between 1-2 lacks and 28% of respondent’s income is between 2-3 lacks or 10% of respondent’s income is above 3 lacks.

In table no. 3.5 an attempt has been made to classify the respondents on the basis of their educational qualification.

**Table No. 3.5**

**Classification of respondents on the basis of their educational qualification**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No** | **Qualification** | **No. of Respondents** | **%Age** |
| 1 | Up to matric | 9 | 15% |
| 2 | Intermediate | 11 | 18% |
| 3 | Graduate | 22 | 37% |
| 4 | Post graduate | 18 | 30% |
| **TOTAL** |  | **60** | **100%** |

**Source:** Data collected through questionnaire

**Figure No. 3.5**

**Interpretation:** from the table it is clear that 37% of respondents are graduate and 30%

Of respondents are post graduate or 18% are intermediate and 15% of respondents are up

to matric.

In table no. 3.6 an attempt has been made to classify the respondents on the basis of their awareness about credit cards.

**Table No. 3.6**

**Classification of respondents on the basis of awareness about credit cards**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No.** | **Response** | **No. of respondents** | **%Age** |
| 1 | Yes | 48 | 80% |
| 2 | No | 12 | 20% |
| **TOTAL** |  | **60** | **100%** |

**Source:** Data collected through questionnaire

**Figure No. 3.6**

**Interpretation:** It is observed from table no. 3.6 that 80 % of respondents are aware about the credit cards and 20 % of respondents are not aware about the credit cards.

In table no. 3.7 an attempt has been made to classify the respondents on the basis of their bank accounts in SBI.

**Table No. - 3.7**

**Classification of respondent on the basis of bank accounts in SBI**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No.** | **Response** | **No. of Respondents** | **%Age** |
| **1** | **Yes** | **40** | **80%** |
| **2** | **No** | **20** | **20%** |
| **TOTAL** |  | **60** | **100%** |

**Source:** Data collected through questionnaire

**Figure No. – 3.7**

**Interpretation:** From the table no. 3.7 it is clear that 92% of respondents have their bank accounts in SBI, Bilaspurwhile only 8% of respondents do not have account in SBI. Thus we can conclude that maximum of the respondents having accounts in SBI.

In the table no. 3.8 an attempt has been made to classify the respondents on the basis of their awareness about SBI credit cards.

**Table No. 3.8**

**Classification of respondents on the basis of awareness about SBI credit cards**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No.** | **Response** | **No. of Respondents** | **%Age** |
| **1** | **Yes** | **30** | **75%** |
| **2** | **No** | **10** | **25%** |
| **TOTAL** |  | **40** | **100%** |

**Source:** Data collected through questionnaire

**Figure No. – 3.8**

**Interpretation:** It is clear from the table 3.8 that 75% of respondents are aware about the SBI credit cards and 25% of respondents are not aware about the SBI credit cards.

In the table no. 3.9 an attempt has been made to classify the respondents on the basis of their use of SBI credit cards.

**Table No. – 3.9**

**Classification of respondents on the basis of use of SBI credit card**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No.** | **Response** | **No. of Respondents** | **%Age** |
| 1 | Yes | 32 | 80% |
| 2 | No | 8 | 20% |
| **TOTAL** |  | **40** | **100%** |

**Source:** Data collected through questionnaire

**Figure No. – 3.9**

**Interpretation:** It is observed from the table 3.9 that 80% of respondents are using the SBI credit cards. But 20% of respondents are not using the SBI credit cards.

In this table no. 3.10 an attempt has been made to classify the respondents on the basis of frequently use of SBI credit cards.

**Table No. – 3.10**

**Classification the respondents on the basis of frequently use of SBI credit cards**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No.** | **Frequently use of credit card** | **No. of Respondents** | **%Age** |
| **1** | **Once in month** | **4** | **13%** |
| **2** | **Twice in month** | **12** | **40%** |
| **3** | **Thrice in month** | **6** | **20%** |
| **4** | **Week to week** | **8** | **27%** |
| **TOTAL** |  | **30** | **100%** |

**Source:** Data collected through questionnaire

**Figure No. – 3.10**

**Interpretation:** It is observed from the table no. 3.10 that 13% of respondents uses their SBI credit cards once in a month and 40% of respondents uses their SBI credit card in twice in month or 20% of respondents uses their SBI credit card thrice in month or 27% of respondents are uses their SBI credit card week to week.

In the table no. 3.11 an attempt has been made to classify the respondents on the basis of motive behind using credit card.

**Table No. – 3.11**

**Classification of respondents on the basis of motive behind use of credit card**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No.** | **Motive** | **No. of Respondents** | **%Age** |
| 1 | Status symbol | 5 | 17% |
| 2 | Emergency secure | 8 | 26% |
| 3 | Ease in transaction | 11 | 37% |
| 4 | Other | 6 | 20% |
| **TOTAL** |  | **30** | **100%** |

**Source:** data collected through questionnaire

**Figure No. – 3.11**

**Interpretation:** From the table no. 3.11 it is clear that 17% of respondent’s motive behind the use of credit card is status symbol and 26% of respondent’s motive behind the use of credit card is emergency secure and 37% of respondents motive behind the use of credit card is ease in transaction and only 20% of respondents are those who use motive behind the use of credit card is with other banks.

In the table no. 3.12 an attempt has been made to classify the respondents of the basis of their feel about SBI charges undesirable interest for use of credit cards.

**Table No. – 3.12**

**Classification of respondents on the basis of their opinion about charges on use of SBI credit cards**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No.** | **Response** | **No. of Respondents** | **Percentage** |
| **1** | **Yes** | **10** | **33%** |
| **2** | **No** | **10** | **33%** |
| **3** | **Don’t know** | **5** | **17%** |
| **4** | **Can’t say** | **5** | **17%** |
| **TOTAL** |  | **30** | **100%** |

**Source:** data collected through questionnaire

**Figure No. – 3.12**

**Interpretation:** It is observed from the table no. 3.12 that 33% of respondents give their positive opinion about undesirable charges on credit card use while 43% of respondents give their negative opinion about undesirable charges on credit card use. And 17% of respondents don’t have any opinion about it and 17% of respondents are unaware about of these charges.

**CHAPTER- 4**

**CONCLUSIONS**

**AND**

**SUGGESTIONS**

**CONCLUSIONS**

From the analyzed and summarized data the following conclusions are drawn:

**1.** Majority of the respondents are private employees.

**2.** It is observed from the analyzed data that most of the respondents have their income level between 1-2 lakh.

**3.** Further it is including that majority of respondent uses their credit cards for the purpose of emergency and easy transaction of money.

**4.** Regarding the opinion of SBI respondents’ majority of them are satisfied with the service of the bank but sometimes they have to face problems of queuing and bad customer care response.

**5.** All of other major competitor banks provide credit card facility to their customer.

**6.** The customers do not use credit card and the customer who are using service are not satisfied with their bank, just because of the reason like undesirable interest charges, location problem and queuing problem.

**7.** Moreover it is concluded that people wants to use the credit card facility of that bank which charges low interest rate and availability of the banks of ATMs.

**SUGGESTIONS**

In order to sell credit card, the bank need to fight against lack of information and at the same time, it needs to give its customer’s sufficient reasons to hold a credit cards and use of ATMs. The way to do this through education. The bank should try to educate people about its credit card and the advantages accruing to them from using a credit card and rid them of their irrational fears about credit card.

Here I would like to say that SBI should use aggressive marketing strategy for the selling of credit card. Some major suggestions are summarized as below:

(1) As the most of the customer got the same problem of bank like bad customer care response, queuing problem. So the bank should focus in this area and provide adequate solution of their problems. They should open separate customer care centers and appoint professional peoples there to sort out the customers problems and online banking should be encourage to solve problem of queuing.

(2) As the majority of the customer do not use credit, just because of the reason that they are not aware of credit card and some have been cheated before by putting undesirable charges on use of credit card, so it can be used as the plus point for SBI. SBI got good position in mind of people and it should use good information technique to motivate the people to become user of its service.

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**QUESTIONNAIRE**

Dear respondent,

I am **RAJNEESH SHARMA** student of BBA, is conducting a survey on **‘’CUSTOMERS PRECEPTION TOWARD THE CREDIT CARD FACILITY PROVIDED BY SBI IN BILASPUR’’**. For the purpose I need your cooperation in filling this questionnaire. It will take few minutes of your precious time. I assure that information obtained is for general purpose only.

**Section – A**

**Respondent Name ………………………………**

**Address ………………………………………………………………….**

**1. Age**

**a)** 18-20

**b)** 20-25

**c)** 25-30

**d)** 30 and above

**2. Gender**

**a)** Male

**b)** Female

**3. Occupation / Profession**

**a)** Business man

**b)** Government employees

**c)** Private employee

**d)** Other

**4) Annual Income**

**a)** Below 1 Lacks

**b)** 1 lacks to 2 lacks

**c)** 2 lacks to 3 lacks

**d)** Above 4 lacks

**5. Educational Qualification**

**a**) Up to metric

**b)** Intermediate

**c)** Graduate

**d)** Post Graduate and Above

**SECTION – B**

**1. Do you know about credit card?**

**a)** Yes

**b)** No

**2. Do you have an account in SBI?**

**a)** Yes

**b)** No

**3. If yes, are you aware about SBI credit cards?**

**a)** Yes

**b)** No

**4. Are you using SBI credit cards?**

**a)** Yes

**b)** No

**5. If yes, how frequently do you use SBI credit cards?**

**a)** Once a month

**b)** Twice a month

**c)** Thrice a month

**d)** Week to week

**6. What is the motive behind using credit cards?**

**a)** Status symbol

**b)** Emergency secure

**c)** Ease in transaction

**d)** Other

**7. If yes, do you feel SBI charge undesirable interest for use of credit cards?**

**a)** Yes

**b)** No

**c)** Don’t know

**d)** Can’t say

**8. Are you satisfied with the service of SBI bank?**

**a)** Yes

**b)** No

**9. If no, what type of problem do you feel?**

**a)** Customer care

**b)** Credit limits problem

**c)** Queuing problem

**d)** Other

**10. If you are not SBI customer, then in which bank do you have your account?**

**a)** ICICI

**b)** HDFC

**c)** PNB

**d)** AXIX

**e)** Other

**11. Doyour bank provide credit cards facility?**

**a)** Yes

**b)** No

**12. Do you use credit cards?**

**a)** Yes

**b)** No