ANNEXURE - V

KAISER-MEYER-OLKIN MEASURE OF SAMPLING ADEQUACY & BARTLETT'S TEST OF SPHERICITY:

Table 1 is showing the Descriptive Statistics. From the Table 2 it can be observed that the value of Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) is 0.906, which falls in to the range of being high (i.e., higher than 0.9); so we should be confident that factor analysis is appropriate for this data. From the Table 2 the Bartlett's measure is found to be highly significant as the value $p<0.001$, and therefore factor analysis is appropriate.

Table 1 Descriptive Statistics			
	Mean	Std. Deviation	Analysis N
Q8i	3.11	.933	303
Q8ii	2.88	.943	303
Q8iii	2.91	1.014	303
Q8iv	2.84	.970	303
Q8v	2.55	.890	303
Q8vi	2.99	.917	303
Q8vii	2.42	.861	303
Q8viii	2.39	1.213	303
Q8ix	2.36	1.097	303
Q8x	2.44	.855	303
Q8xi	2.14	.902	303
Q8xii	2.05	1.041	303
Q8xiii	1.95	.649	303
Q8xiv	2.40	.877	303
Q8xv	2.76	1.026	303
Q8xvi	3.59	.836	303
Q8xvii	3.00	.966	303
Q8xviii	3.45	.774	303
Q8xix	3.33	.697	303

ANNEXURE - VI

| Table 2 KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.906
Bartlett's Test of Sphericity	Approx. Chi-Square	3847.442
	Df	171
	Sig.	.000

COMMUNALITIES

In factor analysis, there are set of factors which are referred to as 'common factors', each of which loads on variable/s and other factors which are extraneous to each of the variable. The proportion of variance of a variable explained by the common factor is called the Communality. The Communality of the variable range between 0 and 1, where 0 indicates that the common factors explains none of the variance and 1 indicates all the variance is explained by the common factors. The extracted communalities are estimates of the variance in each variable accounted for by the components. The Communalities are all above mediocre, ranging from 0.472 to 0.833.

Communalities		
	Initial	Extraction
Q8i	1.000	.755
Q8ii	1.000	.754
Q8iii	1.000	.780
Q8iv	1.000	.765
Q8v	1.000	.579
Q8vi	1.000	.690
Q8vii	1.000	.740
Q8viii	1.000	.833
Q8ix	1.000	.809
Q8x	1.000	.651
Q8xi	1.000	.805
Q8xii	1.000	.686
Q8xiii	1.000	.472
Q8xiv	1.000	.734
Q8xv	1.000	.755
Q8xvi	1.000	.526
Q8xvii	1.000	.563
Q8xviii	1.000	.654
Q8xix	1.000	.482
Extraction Method: Principal Component Analysis.		

ANNEXURE - VIII

EIGEN VALUES AND SCREE PLOT

Total Variance Explained									
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.801	46.324	46.324	8.801	46.324	46.324	4.722	24.853	24.853
2	1.648	8.676	54.999	1.648	8.676	54.999	3.885	20.449	45.302
3	1.418	7.463	62.462	1.418	7.463	62.462	2.332	12.274	57.576
4	1.166	6.139	68.601	1.166	6.139	68.601	2.095	11.025	68.601
5	.909	4.786	73.387						
6	.783	4.123	77.510						
7	.660	3.476	80.985						
8	.532	2.800	83.786						
9	.459	2.418	86.203						
10	.427	2.248	88.451						
11	.339	1.782	90.233						
12	.323	1.699	91.931						
13	.295	1.552	93.484						
14	.272	1.434	94.917						
15	.264	1.388	96.305						
16	.243	1.278	97.583						
17	.211	1.111	98.694						
18	.126	.661	99.355						
19	.123	.645	100.000						
Extraction Method: Principal Component Analysis.									

Eigen values represent the amount of standardized variance that has been captured by each of the components. The first component accounts for the largest possible amount of variance. The above Table represents the Initial Extraction using Principal Component Analysis method suppressing the components with values less than 0.3 and graph represents the corresponding Scree Plot.
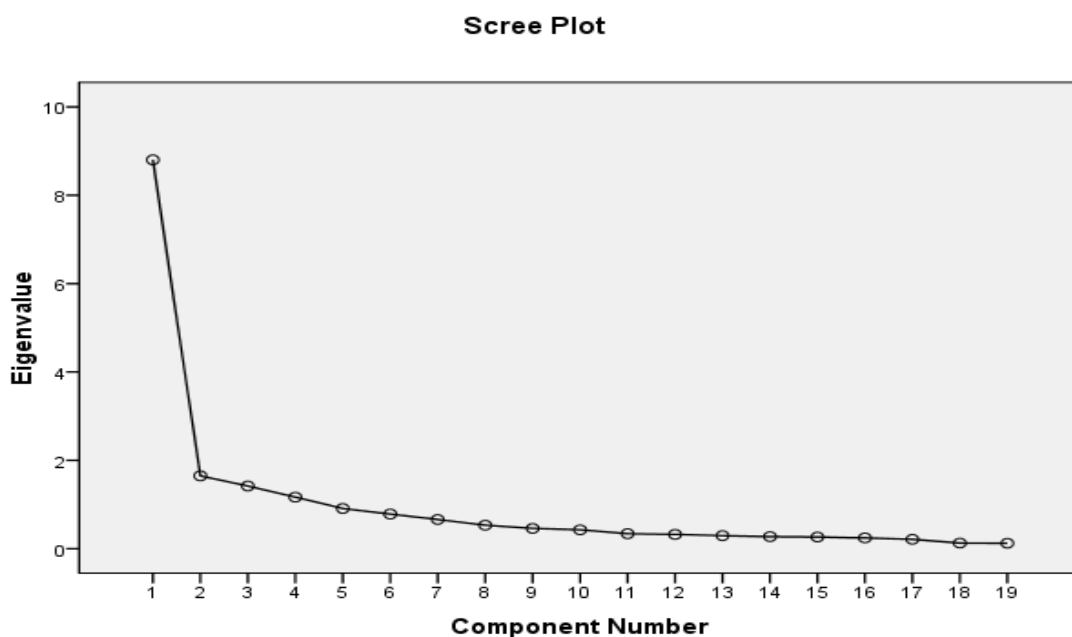
Scree Plot

The Scree plot helps in determining the optimal number of components. The Eigen value of each component in the initial solution is plotted. Generally the components on the steep slope are extracted. Based on Eigen values and Scree Plot Four Factors are extracted in this study.

ANNEXURE – IX

COMPONENT MATRIX AND ROTATED COMPONENT MATRIX

The component matrix presents (Table) the initial factor loadings. The factor loadings associated with a variable is the correlation between the factor and the standard score of the variable.

| Component Matrix[a]				
	Component			
	1	2	3	4
Q8i	.795	.174	-.196	-.234
Q8ii	.776	.207	-.176	-.278
Q8iii	.831	.202	-.085	-.204
Q8iv	.815	.246	-.092	-.178
Q8v	.616	.194	.274	-.294
Q8vi	.816	.107	-.065	-.094
Q8vii	.776	-.183	.287	-.148
Q8viii	.777	-.455	.119	-.092
Q8ix	.757	-.462	-.143	-.051
Q8x	.746	-.131	.277	.038
Q8xi	.630	-.536	.346	-.036
Q8xii	.683	-.334	-.287	.161
Q8xiii	.451	.015	.157	.494
Q8xiv	.516	-.186	-.451	.479
Q8xv	.328	.344	.668	.288
Q8xvi	.622	.199	.193	.250
Q8xvii	.500	.524	-.194	.010
Q8xviii	.646	.289	.000	.391
Q8xix	.580	.065	-.330	.181
Extraction Method: Principal Component Analysis.				
a. 4 components extracted.				

ROTATED COMPONENT MATRIX

The component matrix is rotated by varimax for the purpose of establishing a high correlation between variables and factors and in determining what the factor represents.

Table below represents the rotated component matrix and the Table 8 presents Eigen values as well as the percentage of variance explained, it is noted that 68.601% of the variance is explained by the four components.

Rotated Component Matrix[a]				
	Component			
	1	2	3	4
Q8i	.777	.308	.233	.053
Q8ii	.797	.290	.178	.046
Q8iii	.776	.340	.188	.164
Q8iv	.780	.292	.193	.186
Q8v	.582	.369	-.177	.271
Q8vi	.660	.383	.260	.200
Q8vii	.414	.702	.048	.271
Q8viii	.282	.826	.249	.094
Q8ix	.310	.720	.437	-.060
Q8x	.342	.603	.150	.385
Q8xi	.060	.868	.102	.195
Q8xii	.271	.491	.610	-.001
Q8xiii	.051	.191	.378	.538
Q8xiv	.138	.164	.825	.084
Q8xv	.117	.108	-.196	.832
Q8xvi	.365	.221	.223	.542
Q8xvii	.662	-.162	.204	.238
Q8xviii	.414	.073	.428	.542
Q8xix	.422	.128	.527	.102
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 7 iterations.				

Component Transformation Matrix				
Component	1	2	3	4
1	.667	.566	.369	.315
2	.546	-.716	-.213	.380
3	-.242	.347	-.640	.641
4	-.446	-.218	.639	.588
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.				

Component Plot in Rotated Space
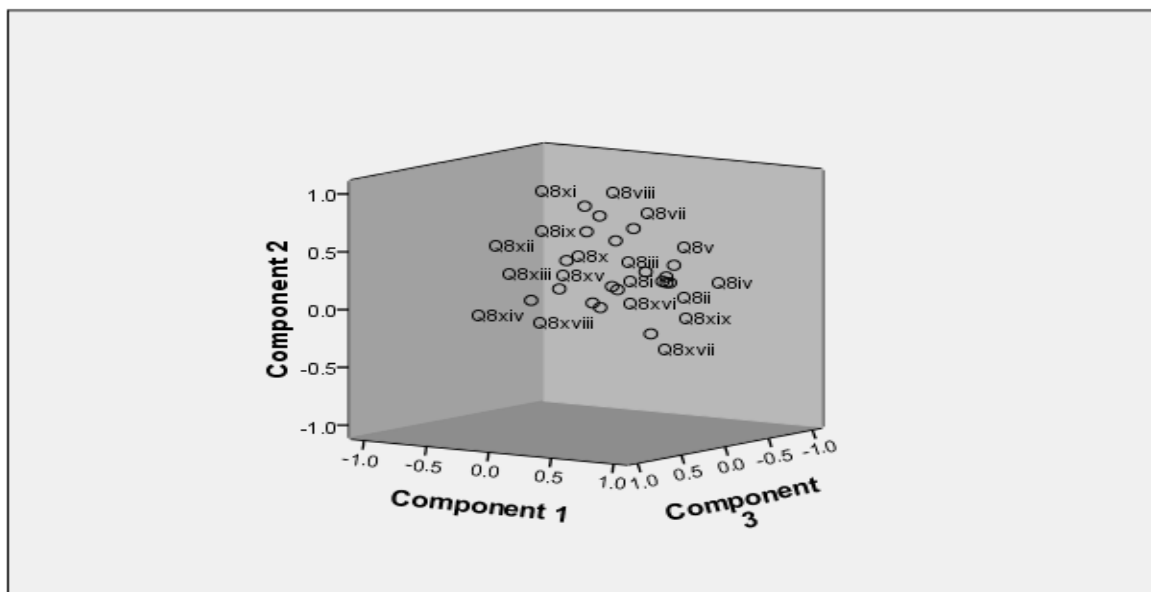
TEMPLATE FOR LODGING OF COMPLAINT RELATING TO ATM TRANSACTIONS

To:
The Branch Manager,
_____(Name of the Bank   )
_____(Name of the Branch)*
_____(Name of the City   )

1. Customer Information :

    Name of the Customer   :
    Account No.   :
    Debit Card / ATM Card No. :

2. ATM Information :

    ATM ID / Location, if ID is not available :
    Name of the ATM bank   :

3. Nature of the Complaints :

    a) Complaint relating to Cash Withdrawal :

        Amount requested for withdrawal   : Rs.
        Amount actually disbursed at ATM   : Rs.
        Amount to the account debited   : Rs.
        Date of transaction   : (/   /   ) (mm/dd/yy)
        Time of transaction   :

    b)   Card Capture by ATM   :

    c)   Other complaints   :

    Date: Signature of the Card Holder
                                                            Contact Tel / Mobile No.

  * (**Name of the bank branch where cardholder account is maintained which is linked to
     ATM card**)

ANNEXURE - XII

Complaint Form

Name * :

Address :

Phone Number :

Your Email * :

A/C No. (If any) :

Branch Name :

Date :

To :

Branch :

Description ;

C K G J

NOTES:

I. Your complaints may be addressed to the concerned Branch Manager, Assistant General Manager,- Regional Office, Deputy General Manger -Zonal Office. For Regional Office address please CLICK HERE. Zonal Office address please CLICK HERE. Branch Office address please CLICK HERE.

II. Your complaint will be forwarded by default to the banks Nodal Officer for Complaints, Shri M P Sridharan, General Manager (HR & GA), Grievances Cell, Head Office, Gunfoundry, Hyderabad-500001. (cmgrievances@sbhyd.co.in)

III. Please note that the first point of redressal is the Bank itself. You may approach the concerned Banking ombudsman of the state only in case your complaint is not resolved within a maximum period of 30 days. For addresses of Banking ombudsman please CLICK HERE.

ANNEXURE - XI

State Bank of Hyderabad (SBH) — स्टेट बैंक ऑफ हैदराबाद
आधुनिक Modern / नवोन्मेषी Innovative / विश्वसनीय Dependable

CUSTOMER FEEDBACK FOR

Name :		Name of branch Banking with :	
Phone No. :		e-mail :	

Occupation : ○ Service   ○ Student   ○ Retired   ○ Business   House ○ Hold

Type of Accounts : ☐ Savings   ☐ Current   ☐ TDR/Fixed   ☐ Loan

Account Number:

---

1. What is the purpose of your visit to the Branch ?

2. Who prompted you to come to this Branch / Bank ?

3. How is the ambience of the Branch ?

4. How responsive is the frontline staff at the branch ?

[text area with scroll bars]

5. Are our products suitable to your requirements ?

[text area with scroll bars]

6. Are our charges competitive ?

[text area with scroll bars]

7. How frequently, are you using our alternative delivery channels like ATM/ Internet Banking and Mobile Banking etc.? Are they user friendly ?

[text area with scroll bars]

8. Is information about the products/services readily available at the Branch ?

[text area with scroll bars]

9. Changes if any, viz., change of interest rates, launching of new products are informed in time ?

[text area with scroll bars]

10. Are you aware that our branch is contributing to social responsibility activities locally ?

[text area with scroll bars]

I. Display of posters about various schemes & services in the banking hall ?

Excellant ○	Good ○	Satisfactory ○	Needs Improvement ○	Not experienced ○

II. Time taken for opening an account

Excellant ○	Good ○	Satisfactory ○	Needs Improvement ○	Not experienced ○

III. Time taken for issue of cheque book

Excellant ○	Good ○	Satisfactory ○	Needs Improvement ○	Not experienced ○

IV. Time taken for updating the pass book, issue of Statement of Account

Excellant ○	Good ○	Satisfactory ○	Needs Improvement ○	Not experienced ○

V. Time taken for sanction of loan

Excellant ○	Good ○	Satisfactory ○	Needs Improvement ○	Not experienced ○

VI. Cash receipts/Payments/exchange of notes

Excellant ○	Good ○	Satisfactory ○	Needs Improvement ○	Not experienced ○

VII. Whether Single Window System is catering to the needs of the customers

Excellant ○	Good ○	Satisfactory ○	Needs Improvement ○	Not experienced ○

VIII. Amenities to the customers in the Branch

Excellant ○	Good ○	Satisfactory ○	Needs Improvement ○	Not experienced ○

IX. General behaviour of the staff in the Branch

Excellant ○	Good ○	Satisfactory ○	Needs Improvement ○	Not experienced ○

X. How do you feel about our deposits and advances schemes

Excellant ○	Good ○	Satisfactory ○	Needs Improvement ○	Not experienced ○

XI. Awareness about availability of Citizens Charter and information of Banks services provided/Charges levied

Excellant ○	Good ○	Satisfactory ○	Needs Improvement ○	Not experienced ○

XII. How do you feel about the information in our Website www.sbhyd.com

Excellant ○	Good ○	Satisfactory ○	Needs Improvement ○	Not experienced ○

Indicate the Name of the Staff, If any, who has impressed you by providing excellant service

Name :

Suggestions if any (including our website):