



A Study on Cash Management at ICICI Bank, Hyderabad

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Abstract:

Cash management is an important function in banking operations as it ensures efficient handling of cash flows, liquidity, and financial stability. Banks play a crucial role in managing cash transactions for individuals and businesses. ICICI Bank, one of the leading private sector banks in India, provides various cash management services to facilitate smooth financial operations for customers. The purpose of this study is to analyze the cash management practices of ICICI Bank in Hyderabad and evaluate customer satisfaction with these services. The study focuses on understanding how effectively the bank manages cash transactions, liquidity, and cash-related services such as deposits, withdrawals, and electronic transactions. Primary data was collected through a questionnaire survey from 50 respondents who are customers of ICICI Bank. Secondary data was obtained from journals, bank reports, and official websites. The findings reveal that ICICI Bank provides efficient cash management services, and most customers are satisfied with the bank's facilities such as ATM services, online banking, and quick transaction processing. However, improvements in service speed and customer support can further enhance the effectiveness of cash management services.

Keywords: Cash Management, Banking Services, Customer Satisfaction, ICICI Bank.

Introduction:

Cash management refers to the process of collecting, handling, and managing cash flows efficiently within an organization or financial institution. In the banking sector, cash management plays a critical role in maintaining liquidity, ensuring smooth transactions, and supporting financial stability. Banks provide various cash management services such as deposits, withdrawals, ATM services, online banking, fund transfers, and payment processing. These services help customers manage their financial activities conveniently and efficiently.

ICICI Bank is one of the largest private sector banks in India, offering a wide range of

financial services including retail banking, corporate banking, and cash management services. The bank uses advanced technology and digital platforms to improve transaction efficiency and customer experience.

Problem Statement:

Effective cash management is essential for banks to maintain liquidity and provide smooth financial services to customers. This study aims to examine the effectiveness of cash management services provided by ICICI Bank in Hyderabad.

Literature Review:

Gitman (2003) stated that cash management is essential for maintaining liquidity and ensuring that organizations meet their short-term financial obligations.

Pandey (2010) explained that efficient cash management helps organizations minimize idle cash balances while ensuring sufficient liquidity for operational needs.

Brigham and Houston (2012) emphasized that banks use advanced financial systems to manage cash flows effectively and improve operational efficiency.

Kumar and Sharma (2015) studied banking cash management services and found that technology-based banking services improve customer satisfaction and operational efficiency.

Reddy (2018) highlighted that digital banking services such as internet banking and mobile banking play an important role in modern cash management systems.

Objectives of The Study:

1. To analyze the cash management practices at ICICI Bank in Hyderabad.
2. To evaluate customer satisfaction with cash management services.
3. To identify factors affecting the efficiency of cash management services.

Research Questions:

1. How effective are the cash management services provided by ICICI Bank?
2. Are customers satisfied with the bank's cash handling and transaction services?
3. What factors influence the efficiency of cash management services?

Research Methodology:**1. Research Design:**

The study adopts a **descriptive research design** to analyze the effectiveness of cash management services.

2. Sample Size:

The study includes **50 respondents** who are customers of ICICI Bank.

3. Sample Area:

The research was conducted in **Hyderabad city**.

4. Data Collection:**Primary Data:**

- Structured questionnaire distributed to customers.

Secondary Data

- Journals
- Bank reports
- Websites
- Books related to banking and finance

5. Sampling Technique:

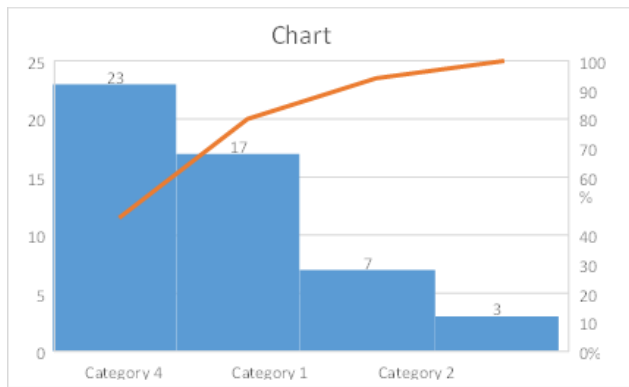
The study uses **convenience sampling technique** to collect responses from available customers.

Data Analysis:

Table 1: Customer Satisfaction with Cash Management Services

Satisfaction Level	Respondents	Percentage
Highly Satisfied	16	32%
Satisfied	22	44%
Neutral	7	14%
Dissatisfied	5	10%

Graph 1



(Bar chart showing customer satisfaction levels)

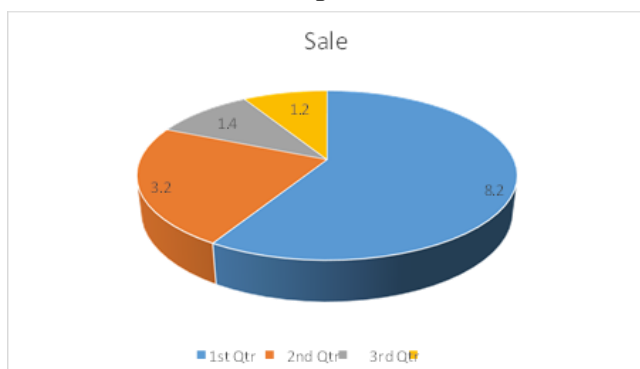
Interpretation:

The data shows that **76% of customers are satisfied or highly satisfied** with the cash management services provided by ICICI Bank. This indicates that the bank effectively manages cash transactions and customer services.

Table 2: Preferred Cash Management Services

Service	Respondents	Percentage
ATM Services	15	30%
Online Banking	13	26%
Cash Deposit	10	20%
Fund Transfer	7	14%
Other Services	5	10%

Graph 2



(Pie chart showing preferred banking services)

Interpretation:

The analysis indicates that ATM services and online banking are the most commonly used cash management services among customers.

Findings:

1. ICICI Bank provides efficient cash management services to customers.
2. Most customers are satisfied with the bank's cash transaction facilities.
3. ATM services and online banking are the most frequently used services.
4. Technology plays an important role in improving cash management efficiency.
5. Customers appreciate the convenience of digital banking services.
6. Some customers reported delays during peak banking hours.

Suggestions:

1. ICICI Bank should increase the number of ATMs in busy locations.
2. Customer service efficiency should be improved during peak hours.
3. Digital banking platforms should be continuously upgraded.
4. Banks should conduct awareness programs on digital banking services.
5. Security measures should be strengthened for online transactions.
6. Feedback systems should be implemented to improve customer services.

Conclusion:

Cash management is an essential function in banking operations, ensuring efficient handling of cash transactions and financial services. The study shows that ICICI Bank provides effective cash management services to customers in Hyderabad. Most customers are satisfied with the bank's facilities such as ATM services, online banking, and quick transaction processing. Technology plays a significant role in improving

banking efficiency and customer convenience. However, improving customer service and expanding digital banking facilities can further enhance the effectiveness of cash management services. Overall, ICICI Bank demonstrates strong performance in managing cash-related banking services.

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