

With Reference to

LIC

A Project Report Submitted in Partial fulfillment for the award of **Bachelor of Commerce(B.com.)**5th semester and examination Deceber-2021.

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Certified that this project " A STUDY ON CUSTOMER SATISFACTION TOWARDS LIC" is the bonafied work of Y.NALINI who carried out the project under my supervision.


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I Y.NALINI Hereby declare that the project work entitled "A STUDY ON CUSTOMER SATISFACTION TOWARDS LIC" with reference to LIC is an authenticated work done by me for the award of the BACHELOR OF COMMERCE with the guidance of ARUNA KUMARI, Lecturer In Department of Commerce. During the academic year 2019 – 2022 and my work has not been submitted to any other University or Institution for the award of any Degree or Diploma.

Date : 14-12-2021

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Suggestions

1. Include more trained sales person to help customers in the store while shopping.
2. Improve quality of the products especially clothes.
3. Play good songs or soothing music in the store rather than cheap filmy songs.
4. Customer care service can be introduced
5. More branded products can be displayed in the store as people still prefer branded clothes than offered by local vendors.
6. Constant reminder of discounts through pamphlets, speakers inside the store for inducing consumers for impulse buying.
7. Add more cosmetic products as its having a huge market of consumers attached to it.
8. Display of product should be improved so that the product is easily visible to the consumers.
9. Proper advertisement in press and outdoor to make V-Mart should be visible in the eyes of consumers.
10. Should have parking spaces in front of every store.
11. Hire more salesgirls as in ladies section its very difficult for both the consumers and salesman to interact with each other.
12. Regular training to sales person to improve there overall performance.
13. Customization of clothing should be given an important consideration.
14. Proper packaging and provide contrast labelling in displays of product.
15. Should apply electronic supply chain management for better inventory management.
16. Proper power back up as air conditioners are not working to their full capacity at many stores.
17. Proper placements of Gondola in the stores as space between them are very less.
18. Proper display in the gondola and top most rack of the gondola should be used for storing of inventory rather than display of product.
19. Should provide more festival schemes and at proper time.
20. Should use psychological pricing-more discounts by increasing the price
21. Proper display of cutlery items
22. Clothes should be in sync with fashion.

A STUDY ON ONLINE BANKING

A Project Report Submitted in partial fulfilment of the requirements for the award of
Degree B.Com in Banking 5th Semester under the University of Andhra

Submitted by

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This is to certify that Project Report with the title **A STUDY OF ONLINE BANKING** submitted by **D. SAI SOUJANYA** is the bonafied student of **Mrs. A.V.N COLLEGE**

The work of project is partial fulfilment of the requirement for the Degree in Commerce affiliated to Andhra University during the Academic year 2020 - 2022

This is original work to the best of knowledge


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STUDENT DECLARATION

I hereby declare that the Project Work with the title **A STUDY OF ONLINE BANKING** submitted by me for the partial fulfilment of the degree of B.Com in Banking under the University of Andhra is my original work and has not been submitted earlier to any other **MRS. A.V.N COLLEGE** for the fulfilment of the requirement for any course of study.

I also declare that no chapter of this manuscript in whole or in part has been incorporated in this report from any earlier work done by others or by me. However, extracts of any literature which has been used for this report has been duly acknowledged providing details of such literature in the references.

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~~K.HEMA VARAHA LAKSHMI~~

III B.Com (5th Semester)

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- 2. REVIEW OF LITERATURE**
- 3. ONLINE BANKING - AN OVERVIEW**
- 4. ANALYSIS OF DATA**
- 5. CONCLUSIONS AND SUGGESTIONS**

5.26). and professional skills only (Table No 5.29).
11. Factors of Cost Effectiveness, Charges levied of Services and User friendliness gives more satisfaction to online banking users (Table No 5.30).

5.2 SUGGESTIONS:

1. Bank should motivate the age group of 31 to 60 years to use online banking services for their banking purposes.
2. Bank should adopt some new policies and incentives to the online banking customers for making large number of transactions.
3. Bank should improve the technical and physical accessibility of online banking services.
4. For the women customers bank have to take necessary steps to use online banking services.
5. Bank should provide more facilities like training program, awareness camps to all types of customers.

**A STUDY ON RETAIL BANKING SERVICES IN SBI
VISAKHAPATNAM**

A project report submitted in partial fulfillment for the award of Bachelor of
Commerce (B.Com) 6th Semester end examination March 2022

Submitted by

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**DEPARTMENT OF COMMERCE
MRS A.V.N.COLLEGE, VISAKHAPATNAM
MARCH 2022**

DECLARATION

I, hereby, declare that study entitled **RETAIL BANKING IN SBI BANK** is an original research work done by me and submitted to the Mrs.A.V.N.College, Visakhapatnam, for the fulfilment of the 6thSem end examination. I also declare, that this or any part of it has not been submitted to any other university for the award of any degree or diploma.

Station: Visakhapatnam

Date: 6/4/2022

Nalla Venkatesh
(NALLA VENKATESH)

BONAFIDE CERTIFICATE

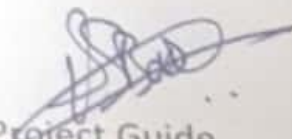
This is Certify that this project report **RETAILBANKINGIN SBI BANK** Is the bonafide work of **NALLA VENKATESH** who carried out the project work under my supervision.

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SUGGESTIONS

Suggestions are always considered to be the most important part of any project report because for every pros; there is cons associated with and to reduce the effect of latter, following suggestions must be taken into consideration in regard to retail banking.

1. The Branch personnel should listen to customer patiently and should be able to respond to their queries and clarifications because some customer are new to some of the bank services and until and unless they will come to know about those services they will be not be satisfied.
2. With reference to table no. 5 as not many respondents said that Branch Personnel are helpful and courteous, so I will suggest that Bank personnel should be helpful & courteous towards maximum number customers.
3. With reference to table no. 6, larger number of branch personnel should do 'Need Analysis' & 'Risk Assessment' before recommending any investment option to customer.
4. With reference to table no.7, more branch personnel should be aware of Product and Services and responded to customer's queries.
5. With reference to table 10, Indian bank should look into the feedback provided by customer and takes necessary action wherever required.
6. With reference to table no. 12, bank should focus on MahilaSanchaySaving Bank A/C as small 10% of customer likes this.

**A PROJECT
RETAIL MARKETIN
WITH REFERANCE TO BIG BAZAAR**

A PROJECT ON REPORT SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENT FOR THE PROJECT WORK IN 6 TH SEMESTER EXAMINATIONS OF
THE DEGREE OF BACHELOR OF COMMERCE (B.COM)

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DEPARTMENT OF COMMERCE

MRS A.V.N. COLLEGE, VISAKHAPATNAM

AUGUST 2021

BONAFIDE CERTIFICATE

Certified that this project report "A PROJECT REPORT ON RETAIL MAKERTIN WITH REFERANCE TO BIG BAZAAR " is the bonfires work of PATHRAPALLI SAI GANESH who carried out the project work under my supervision.

HOD COMMERCE

Project Guide

Dr.A.PRABHAKAR


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DECLARATION

I, here by, that study entitled **A PROJECT REPORT ON RETAIL MARKETIN WITH REFERANCE TO BIG BAZAAR** is an original research work done by me and submitted to Mrs.A.V.N.College, Visakhapatnam, for the fulfillment of the 6th semester Examination. I also declare that this or any part of it has not been submitted to any other University for the award of any degree.

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SUGGESTIONS

- To increase more footfalls more promotional activities must be carried out.
- The number of trial rooms available at store are very less compared to the customers.
- Play light music inside the store to make shopping a pleasurable experience.
- They can also exhibit their new line of clothing through events like fashion shows.
- Do the better way of exchange mela for the customers like instead of giving the discount coupons, give any products which worth for the old one.