

A STUDY ON RETAIL BANKING SERVICES
VISA KHAPATNAM

A project report submitted in partial fulfilment for the award of Bachelor of
Commerce (B.Com) 6th Semester end examination December 2021

8

Submitted by

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DEPARTMENT OF COMMERCE
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2022

DECLARATION

I, hereby, declare that study entitled RETAIL BANKING IN INDIAN 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: 07/04/2022

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BONAFIDE CERTIFICATE

Certified that this project report RETAIL BANKING IN INDIAN BANK is the bonafide work of ORUMARAKA PRAKASH who carried out the project work under my supervision.



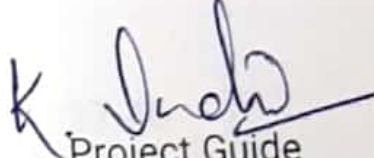
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SUGGESTIONS

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 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.

A STUDY ON FOREIGN DIRECT INVESTMENT IN INDIAN RETAIL SECTOR

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

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ACKNOWLEDGEMENTS

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CONCLUSION

The discussion above highlights:

- (1) Small retailers will not be crowded out, but would strengthen market positions by turning innovative/contemporary.
- (2) Growing economy and increasing purchasing power would more than compensate for the loss of market share of the unorganised sector retailers.
- (3) There will be initial and desirable displacement of middlemen involved in the supply chain of farm produce, but they are likely to be absorbed by increase in the food processing sector induced by organised retailing.
- (4) Innovative government measures could further mitigate adverse effects on small retailers and traders.
- (5) Farmers will get another window of direct marketing and hence get better remuneration, but this would require affirmative action and creation of adequate safety nets.
- (6) Consumers would certainly gain from enhanced competition, better quality, assured weights and cash memos.
- (7) The government revenues will rise on account of larger business as well as recorded sales.
- (8) The Competition Commission of India would need to play a proactive role.

Thus from developed countries experience retailing can be thought of as developing through two stages. In the first stage, modern retailing is necessary in order to achieve major efficiencies in distribution. The dilemma is that when this happens it inevitably moves to stage two, a situation where an oligopoly, and quite possibly a duopoly, emerges. In turn this implies substantial seller and buyer power, which may operate against the public interest. The lesson for developing countries is that effective competition policy needs to be in place well before the second stage is reached, both to deter anticompetitive behaviour and to evaluate the extent to which retail power is being used to unfairly disadvantage smaller retailers and their customers. The sources of retail power need to be understood to ensure that abuses of power are curbed before they occur. The more important debate lies in the parameters of competition policy. The benefits brought by modern retailers must be acknowledged and not unduly hindered. While it is true that some dislocation of traditional

COMPARATIVE STUDY OF
MUTUAL FUNDS IN INDIA

A project report submitted fulfilment for the award of
Bachelor of commerce 6th semester examinations March 2022.

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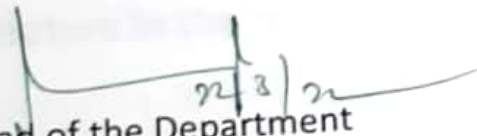
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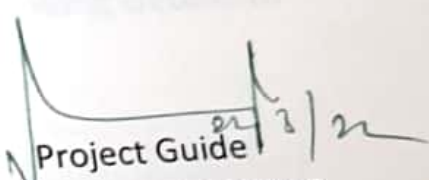
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This is to certify that Project Report with the title
COMPARTIVE STUDY OF MUTUAL FUNDS submitted by **BUSHRA BANU**
is the bonafied student of **Mrs. A.V.N COLLEGE**.

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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ACKNOWLEDGEMENT

DECLARATION

I hereby declare that the Project Work with the title **COMPARTIVE STUDY OF MUTUAL FUNDS** 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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CONCLUSION

Mutual Funds now represent perhaps most appropriate investment opportunity for most investors. As financial markets become more sophisticated and complex, investors need a financial intermediary who provides the required knowledge and professional expertise on successful investing. As the investor always try to maximize the returns and minimize the risk. Mutual fund satisfies these requirements by providing attractive returns with affordable risks. The fund industry has already overtaken the banking industry, more funds being under mutual fund management than deposited with banks. With the emergence of tough competition in this sector mutual funds are launching a variety of schemes which caters to the requirement of the particular class of investors. Risk takers for getting capital appreciation should invest in growth, equity schemes. Investors who are in need of regular income should invest in income plans.

The stock market has been rising for over three years now. This in turn has not only protected the money invested in funds but has also helped grow these investments.

This has also instilled greater confidence among fund investors who are investing more into the market through the MF route than ever before.

Reliance India mutual funds provide major benefits to a common man who want to make his life better than previous.

India's largest mutual fund, UTI, still controls nearly 80 per cent of the market. Also, the mutual fund industry as a whole gets less than 2 per cent of household savings against the 46 per cent that go into bank deposits. Some fund managers say this only indicates the sector's potential. "If mutual funds succeed in chipping away at bank deposits, even a triple digit growth is possible over the next few years.

A STUDY ON
FINANCIAL INCLUSION
IN INDIA

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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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DECLARATION

I **S. RAJANNA** Hereby declare that the project work entitled "A STUDY ON FINANCIAL INCLUSION IN INDIA" with reference to **FINANCIAL INCLUSION** is an authenticated work done by me for the award of the **BACHELOR OF COMMERCE** with the guidance of **A.SREE LAXMI**, 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: 17/12/2021
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5.2 SUGGESTIONS:

We must promote financial inclusion aggressively to serve our own low income family but also to show ways to improve the life of poor people around the Nation.

Suggestions are as follows;

- * **Develop low cost bank branch model:** India need to develop a low cost bank branch model possibly attached to village Post Office.
- * **Promote financial products and services:** RBI & Govt. should give the suggestions to the Commercial Banks to promote the financial products and services through all educational institutions. (Primary, Secondary & Higher Secondary)
- * **Develop Financial Literacy:** The Govt. of India should help develop financial literacy among the population, particularly in low income families. That can be done by teaching it in primary school, high school & colleges.
- * **Telecom Companies:** Telecom companies should be allowed to provide payment & money transfer services.
- * **Add Extra Incentive to Lend in Rural Areas:** The RBI should mandate that commercial banks have a certain percentage of their portfolio in small loans.
- * **Financial system need to revised and strengthened:** The community based financial systems like the Cheat Funds, need to be revised and strengthened. They serve as a very useful savings and credit function and result in local growth and employment.
- * **Encourage People to access Banking Services:** The Bank should step up to overwhelm all these problems and discriminate its service to remote area. The bank should encourage people to access banking services by ways of no fril account.

**A STUDY ON
ROLE / PERFORMANCE OF
E-BANKING SERVICES**

WITH REFERENCE TO AXIS BANK

**A Project Report Submitted in Partial Fulfillment for the award
Of Bachelor of Commerce (B.Com.,) 5th Semester end
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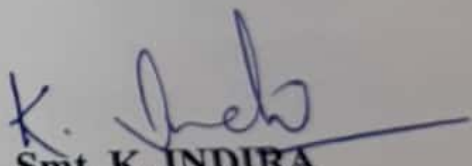


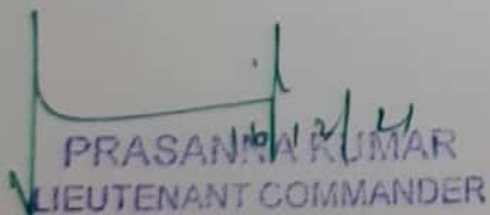
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CERTIFICATE

This is to certify that the project work titled "A STUDY ON ROLE / PERFORMANCE OF E-BANKING SERVICES" with reference to AXIS BANK is a bonafires work done by PARAPATHI ANKITHA, bearing the aspirant of B.Com., Mrs. A.V.N. College, Visakhapatnam, for the award of the degree of "Bachelor of Commerce" from Andhra University done under my guidance, for the academic year 2021-2022.

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