

## DECLARATION

I hereby declare that this project entitled "A STUDY ON ROLE / PERFORMANCE OF E-BANKING SERVICES" with reference to AXIS BANK is a research work done by me and submitted to the Mrs. A.V.N. College, Visakhapatnam for the fulfillment of the 5<sup>th</sup> Semester 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.

*P. Ankitha*  
P. ANKITHA  
Regd. No. 119130803112

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## SUGGESTIONS

After analyzing the entire study on online banking with respect to both the primary and the secondary data, the following recommendations can be put forth:-

- The infrastructure for the development is not being implemented in way that could be beneficial.
- There are various obstacles in the banking scenario with regards to guidelines and issues for functioning. This has led to decline in the usage of the online banking service of the banks.
- The people having accounts can be urged to take up an internet banking facility. They should be motivated rather than just being told that there exists a service of online banking.
- There are more people who are not actually aware of all the benefits that they reap out of the transaction of online banking. They should be proper awareness.
- Most of the people do not count online banking due the problems of security concerns. Proper security software should be developed and people should be convinced that their accounts are secured in online transactions.

**A**  
**CASE STUDY ON**  
**EMERGENCE OF E-COMMERCE IN**  
**INDIAN SENARIO**

A project report submitted fulfilment for the award of Bachelor  
of commerce 5<sup>th</sup> semester examinations December 2021.

Submitted by

**GANDREDDI SAMPATH KUMAR**

H.NO.119130803039

Under the guidance of

**SRI M.S.NAIDU**

**M.Com. M.B.A, B.L., Ph.D**

LACTURARE IN COMMERCE

DEPARTMENT OF COMMERCE

**MRS. A.V.N. COLLEGE**



**DEPARTMENT OF COMMERCE**

Mrs. A.V.N. COLLEGE, VISAKHAPATNAM

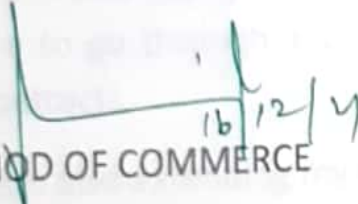
DECEMBER-2021

BONDIFIED CERTIFICATE

Certified that this project report "EMERGENCE OF E-COMMERCE IN INIDAN SENARIO" is the bonfire work of GANDREDDI SAMPATH KUMAR Who carried out the project work under my supervision.

The work of project is partial fulfillment of the requirement for the Degree in Commerce affiliated to Andhra University during the academic year 2020-2021

This is original work to the best of knowledge.

  
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Mrs.A.V.N COLLEGE

INTERNAL

  
Project Guide

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Commerce Department

Mrs.A.V.N COLLEGE

EXTERNAL

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I, hereby, declare that study entitled "EMERGENCE OF ECOMMERCE IN INDIAN SENARIO" is an original research work done by me and submitted to the Mrs. A.V.N College, Visakhapatnam, for the fulfilment of the 5<sup>th</sup> semester 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.

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Station: VISAKHAPATNAM

DATE: 16/12/2021

*G. Sambath*  
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08. Following is the break up for B2C and C2C ECommerce Industry in India for 2006-07 and 2007- 08:

MARKET SIZE FOR THE YEAR	2006-07 (in Rs. Crores)	2007-08 (in Rs. Crores)
Online Travel Industry	8,500	7,000
Online Non-Travel Industry	1,580	2,210
- eTailing	850	1,105
- Online Classifieds	540	800
- Paid Content Subscription	20	30
- Digital Downloads	170	275
<b>Total B2C/ C2C E-Commerce Market</b>	<b>7,080</b>	<b>9,210</b>

The Online Travel Industry has been driving the growth in the B2C E-Commerce industry, owing to entry of low-cost airlines and increase in online bookings for railways and hotels. With an increase in mobile subscribers across the country, the digital downloads segment is expected to be one of the main contributors to the Online Non-Travel Industry in future.

**The Future of E-Commerce**



2

A STUDY ON  
**MERCHANT BANKIN**

With Reference to  
**ICICI BANK**

A Project Report Submitted in Partial fulfillment for the award of **Bachelor of  
Commerce(B.com.)** 5<sup>th</sup> semester examination December-2021.

Submitted by  
**YANDAPALLI VASU**  
Regd. No. 119130803169

Under the Esteemed guidance of  
**B ARUNA KUMARI**  
M.Com.  
**LECTURER IN COMMERCE**  
**Mrs. A.V.N COLLAGE, VISAKHAPATNAM**

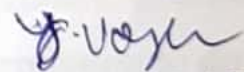


Estd : 1860

**DEPARTMENT OF COMMERCE**  
**Mrs. A.V.N COLLAGE VISHAKHAPTAM**  
**DECEMBER-2021**

## DECLARATION

I Y.VASU... Hereby declare that the project work entitled MERCHANT BANKING with reference to ICICI BANK is an authenticated work done by me for the award of the BACHELOR OF COMMERCE with the guidance of B 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.

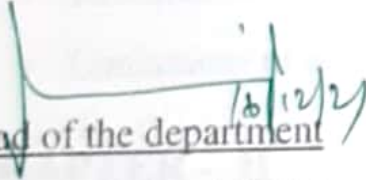


**YANDAPALLI VASU**

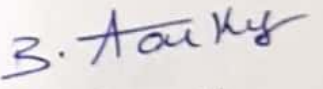
**Regd. No. 119130803169**

## CERTIFICATE

This is to certify that the project report entitled **MERCHANT BANKING** with reference to **ICICI BANK** is a Bonafiede work done by **Y VASU** , bearing **Regd. No. 119130803169** the pursuant of B.Com course in Mrs. A.V.N College, Visakhapatnam, for the award of the degree of "**Bachelor of Commerce**" done under my guidance, for the academic year 2019- 2022

  
Head of the department

Lt.Cdr M. I. PRASANNA KUMAR  
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Lecturer in department of Commerce  
Mrs. A.V.N Collage, Visakhapatnam.

  
Project guide

B ARUNA KUMARI

M.com.,

LECTURER IN

DEPARTMENT OF COMMERCE

Mrs. A.V.N Collage, Visakhapatnam.

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## SUGGESTIONS

- Banking activities should be spread across India i.e. mostly in rural areas.
- Merchant banking should be granted irrespective of caste, creed, culture, religion, etc.
- The maximum limit of merchant banking should be increased to some extent
- In some banks the merchant banking are provided on deposit of minimum deposit only.  
So these restrictions should be removed.
- There are many restrictions on the issue of merchant banking. So, these restrictions should be removed.
- Awareness should be created among the people regarding the benefits of using merchant banking.

# A PROJECT REPORT ON MOBILE BANKING

A project report submitted in partial fulfilment for the award of  
Bachelor of Commerce (B.com.)  
5. semester end examination  
december.2021

Submitted by

UMMIDI PARADESI

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Under the supervision of  
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DEPARTMENT OF COMMERCE

Mrs. A.V.N COLLEGE, VISAKHAPATNAM



DEPARTMENT OF COMMERCE

Mrs.AVN College, Visakhapatnam.

DECEMBER-2021



## CERTIFICATE

This is to certified that the project entitled "A CASE ON MOBILE BANKING" submitted by UMMIDI PARADESI for the award of Bachelor of Commerce (B.com.), Andhra University, Visakhapatnam, during the year 2021 is genuine record of the work done by him my supervision.

Place: Visakhapatnam

Date :

Project Director

A. SREE LAXMI

## DECLARATION

I **UMMIDI PARADESI** hereby declare that project entitled " A CASE STUDY ON MOBILE BANKING" is an original work done by me and submitted to the Department of Commerce, Mrs.AVN College, Visakhapatnam, for the fulfilment of the 5<sup>th</sup> Semester end examination. I declare, that this or part of it has not been submitted to any other college for the award of degree.

*Place: Visakhapatnam*

Date : 18-12-2021

*U. Paradeesi*

**UMMIDI PARADESI**

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## CONCLUSION:

It is well recognized that mobile phones have immense potential of conducting financial transactions thus leading the financial growth with lot of convenience and much reduced cost. For inclusive growth, the benefits of mobile banking should reach to the common man at the remotest locations in the country. For this all stakeholders like Regulators, Govt., telecom service providers and mobile device manufactures along with bankers need to make efforts so that penetration of mobile banking reaches from high-end to low-end users and from metros to the middle towns and rural areas. Inclusion of non-banking population in financial main stream will benefit all. There is also need to generate awareness about the mobile banking so that more and more people use it for their benefit. Research so far has outlined a diversity of thinking and innovation that exists in the m- payments arena. International Journal of Advanced Research in ISSN: 2278-6244 IT and Engineering Impact Factor: 5.418 Vol. 4 | No. 12 | December 2015 [www.garph.co.uk](http://www.garph.co.uk) IJARIE | 12 numerous solutions have been tried and failed but the future is promising with potential new technology innovations.

1

**A STUDY ON PERFORMANCE OF RUPAY DEBIT CARD WITH  
REFERENCE TO ANY BANK  
SATISFACTION  
VISAKHAPATNAM**

A project report submitted in partial fulfillment for the award of Bachelor of Commerce (B.Com) 5<sup>th</sup> Semester end examination December 2021.

**Submitted by**

**MAHASINGI . AJAY KUMAR**

**H.NO:119130803081**

**Under the supervision of**

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**Lecturer in Commerce**

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**DEPARTMENT OF COMMERCE**

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I hereby declare that study entitled "A STUDY ON PERFORMANCE OF RUPAY DEBIT CARD WITH REFERENCE TO ANY BANK" is an research work done by me and submitted to the Mrs.A.V.N College, Visakhapatnam, for the fulfilment of the 5<sup>th</sup> Semester 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

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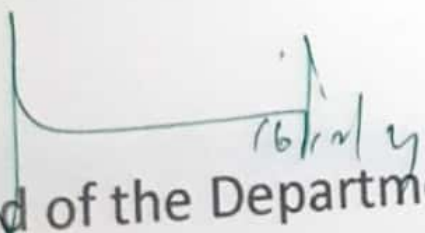
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**Mrs. A. V. N. College , VISAKHAPATNAM**  
**BONAFIDE CERTIFICATE**

This is to certify that project work report titled "**A STUDY ON PERFORMANCE OF RUPAY DEBIT CARD WITH REFERENCE TO ANY BANK**" submitted by **MAHASINGI AJAY KUMAR** is the student of **Mrs. A.V.N College**.

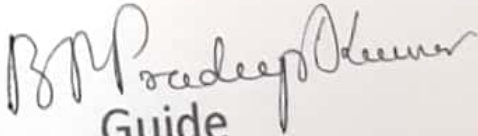
The work of project is partial fulfilment of the requirement for the Degree in Commerce affiliated to Andhra University during the academic year 2021-2022.

This is original work to the best of knowledge.

  
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**Lt. Cdr. PRSASANNA KUMAR.**  
**M.Com.M.Phil., PGDCA., (PH.D)**  
Department of commerce

**Mrs.A.V.N College, VISAKHAPATNAM**

  
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**Sri.B.P.Pradeepkumar**  
**IN**  
**Lecturer of commerce**

## SUMMARY

Union Bank of India (UBI) was registered on 11 November 1919 as a limited company in Mumbai and was inaugurated by Mahatma Gandhi. At the time of India's Independence in 1947, UBI only had four branches – three in Mumbai and one in Saurashtra, all concentrated in key trade centres. After Independence UBI accelerated its growth and by the time the government nationalized it in 1969, it had grown to 240 branches in 28 states. Shortly after that had itself merged in a bank in 1964, the Shri Jadeya Shankarling Bank. Then in 1985 UBI merged in Miraj State Bank, which had been established in 1929. In 1999 the Reserve Bank of India requested that UBI acquire Sikkim Bank in a rescue after extensive irregularities had been discovered at the non-scheduled bank. Sikkim Bank had eight branches located in the North-east, which was attractive to UBI.

UBI began its international expansion in 2007 with the opening of representative offices in Abu Dhabi, United Arab Emirates, and Shanghai, Peoples Republic of China. The next year, UBI established a branch in Hong Kong, its first branch outside India. In 2009, UBI opened a representative office in Sydney, Australia.

Union Bank has been playing a very proactive role in the economic growth of India and it extends credit for the requirements of different sectors of economy. Industries, exports, trading, agriculture, infrastructure and the individual segments are sectors in which the bank has deployed credit to spur economic growth and to earn from a well diversified portfolio of assets.

At the end of March 2015 the Bank achieved total business level of Rs. 5,79,627 crore (Rupees five lakh seventy Nine thousand six hundred and twenty seven crore).

In 2019 government announced that Andhra bank and corporation bank would be merged into **Union Bank of India**, it is one of the largest Government owned Nationalised bank . which has large network of 4,011 Branches across all locations in India along with that union bank also installed 7000 ATMs across the country and it is quite likely that every person easily access to ATM near their locations and it is 5<sup>th</sup> largest public sector bank