

BONAFIED CERTIFICATE

This is to certified that the project entitled " A BRIEF STUDY ON SERVICE QUALITY WITH REFERENCE TO STATE BANK OF INDIA VISAKHAPATNAM " submitted by BARLA ANURADHA for the award of Bachelor of Commerce (B.com.), Andhra University, Visakhapatnam, during the year 2022 is genuine record of the work done by him my supervision.

Place: Visakhapatnam

Date:


Project Director

Prof. PRASANNA KUMAR

M.com. ~~B.E~~ Ph.d



DECLARATION

I, hereby declare that project entitled " A BRIEF STUDY
ON SERVICE QUALITY WITH REFERENCE TO STATE BANK OF
INDIA VISAKHAPATNAM " is an original work done by me and
submitted to the Department of Commerce, Mrs.AVN College,
Visakhapatnam, for the fulfillment of the 6,Semester end
examination. I also declare, that this or part of it has not been
submitted to any other college for the award of degree .

Place: Visakhapatnam
Date:

B. Anuradha

BARLA ANURADHA

Reg .No: 119130803009



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RECOMMENDATIONS

- Customer awareness programme is required so that more people should attract towards advance product.
- If there are any kind of hidden charges than that must disclose to customer before giving loan to them.
- SBI must take some steps so that customers can get their loan in time. Like phone verification by customer care that one customer is got their loan on time or not .It must be before a certain date so necessary steps can be taken.
- SBI should more concern about physical verification rather than phone verification so it will avoid fraud or cheating.
- Advance product selling agents must not give any type of wrong information regarding advance product.
- For the better service new offers would be require.
- SBI customer care should more concern about the fastest settlement of customer problems.
- Before deducting or charging any monetary charge SBI must consult with customer

SUGGESTIONS GIVEN BY THE CONSUMERS AT THE TIME OF SURVEY:

- There is less time period for the repayment of education loan.
- SBI should take steps to solve customer problems immediately.
- Agents should be trained, well educated & proper trained to convince the people about different services provided.
- Loan sanction should be according to the customer convenient.
- A customer awareness programme should be taken place in rural areas.

A STUDY ON MERCHANT BANKING IN
INDIA
With Reference to

STATE BANK OF INIA

A Project Report submitted to Andhra University,
Visakhapatnam in partial fulfillment for the award of the
Degree

BACHELOR OF COMMERCE

Submitted by

BODDU VAISHNAVI

H.NO.119130803013

Under the guidance of

Mr. Prasanna kumar

M.Com, P.G.D.C.R.S

(Ph.d)

LACTURARE IN
COMMERCE DEPARTMENT
OF COMMERCE **MRS. A.V.N.**
COLLEGE

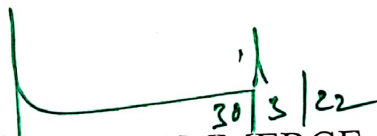


DEPARTMENT OF COMMERCE
Mrs. A.V.N. COLLEGE,
VISA KHAPATNAM DECEMBER-2021

CERTIFICATE


This is to certify that the project report entitled “ A Study on mechant banking in india” with reference to **STATE BANK OF INDIA** is a bonafide work done by **BODDU VAISHNAVI** bearing Registration Number : 119130803013, the aspirant of B.Com in **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

The work of project is partial fulfillment of the requirement for the Degree inCommerce affiliated to Andhra university during the academic year 2020-2021 This is original work to the best of knowledge.


HOD OF COMMERCE

Mr. Prasanna kumar

INTERNAL EXAMINER


Project Guide

Mr. Prasanna kumar

EXTERNAL EXAMINER

DECLARATION

I DHARAMAVARAPU MADHU hereby declare that the project work entitled on **A Study on Merchant Banking in India** with reference to “**State Bank of India**”, is an authenticated work done by me for the award of the degree “**Bachelor of Commerce**”, from Andhra University, with the guidance of MR. PRASANNA KUMAR , Head of the Department, Commerce, during the academic year 2020 – 2021 and my work has not been submitted to any other University or Institution for the award of any Degree or Diploma.

B. Vaishnavi

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Regd.No: 119130803013



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