

Suggestions

Suggestions are always there is cons associated with and to reduce the effect of latter
following suggestions must be taken into consideration in regard to merchant banking.

- The merchant bankers should charge less fees.
- Merchant bank should customers the transaction
- 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.

A STUDY ON RETAIL BANKING SERVICES VISA KHAPATNAM

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

Submitted by

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DEPARTMENT OF COMMERCE
MRS A.V.N.COLLEGE, VISA KHAPATNAM

DECEMBER 2021

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 5thSem 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

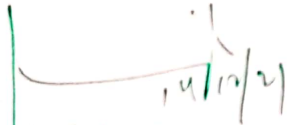
Date: 14-12-2021

B. Ramesh.
(BONI RAMESH)



BONAFIDE CERTIFICATE

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



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Project Guide

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INTERNAL

EXTERNAL



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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 MOBILE BANKING

*A Project report submitted to ANDHRA UNIVERSITY in partial fulfilment for the award of
degree of*

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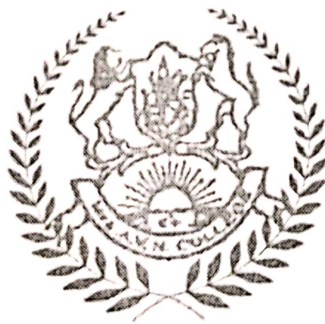
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**DEPARTMENT OF COMMERCE
MRS A.V.N. COLLEGE, VISAKHAPATNAM
AUGUST – 2021**

BONAFIED CERTIFICATE

Certified that this Project "A STUDY ON MOBILE BANKING" is the bonafide work of **G. SAI MOUNIKA** who carried out the project work under my supervision.

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PROJECT GUIDE

INTERNAL

EXTERNAL



DECLARATION

I, hereby declare that study entitled “A STUDY ON MOBILE BANNKKING” is an original research work done by me and submitted to the Mrs. A.V.N. College, Visakhapatnam for the fulfillment of the 6th 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.

Station : Visakhapatnam

Date : 12/08/2021

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