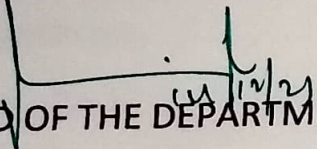


BONDIFIED CERTIFICATE

Certified that this project report "EMERGENCE OF E-COMMERCE IN INIDAN SENARIO" is the bonfire work of KALYANI RAJESH 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.

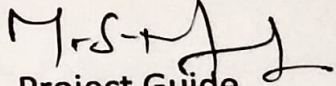

 HOD OF THE DEPARTMENT
 t.Cdr.MI.PRASANNA KUMAR

.COM,M.Phil

mmerce Department

s.A.V.N COLLEGE

ERNAL


 Project Guide

SRI M.S. NAIDU

M.Com, M.B.AB.L,P.hd.APCETUGCNET

Commerce Department

Mrs.A.V.N COLLEGE

EXTERNAL

DECLARATION

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 5th 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

Date:

K. RAJESH.
KALYANI RAJESH
H.NO.119130803052

3.4 Conclusion

From the survey, it is evident that the potential benefits offered by e-commerce are far from realized. The perception that trading on electronic channels cannot make money is challenged as incorrect, at least in the Business-To-Business sector. There is also some expectation that, although trading on electronic channels may take longer in the consumer sector due to the trading barriers on the Internet, this, too, will soon follow. Electronic channels are forcing companies to re-think major aspects of the way they are organized and do business. E-commerce raises major strategic issues and is accelerating developments in areas such as globalization, branding, customer service, and supply chain. Markets are being transformed as barriers to entry are torn down. This survey shows that the application of e-commerce and the Internet in particular, extend beyond marketing to all aspects of the supply chain. It also shows that the technical aspects are no longer as important as the integration of business processes and the resulting need to re-engineer them across the organization. But companies are approaching these developments piecemeal. If companies are to make profitable use of e-commerce, then, champions must make their cases heard at the highest levels. This is an opportunity for the InfoTech and marketing departments to make their Board aware of the effect of e-commerce not just from the technical point of view, but also in terms of its impact on the bottom line. In our opinion, only those companies with an organization-wide initiative, funded from the centre or, at least, on a joint venture basis between functions, with Board approval, will emerge as leaders in what is a rapidly changing environment. Senior management members who have earlier been responsible for the e-commerce initiative in their organizations need to prepare a compelling business case, detailing the likely returns on investment, and submit it to the Board. The rewards, both for the company and for the individual involved in shaping its transition to the information age, promise to be well worth the effort.

A CASE STUDY ON FINANCIAL SERVICES

**A Project Report submitted to Andhra University, Visakhapatnam
in partial fulfillment for the award of the Bachelor of commerce 6th semester
examinations April 2022**

BACHELOR OF COMMERCE

Submitted by

CHEBOLU NIKHILA

H.NO.119130803020

Under the guidance of

Mr. Prasanna kumar

M.Com, P.G.D.C.R.S (Ph.d)

LECTURER IN COMMERCE

DEPARTMENT OF COMMERCE

MRS. A.V.N. COLLEGE



DEPARTMENT OF COMMERCE

Mrs. A.V.N. COLLEGE, VISAKHAPATNAM

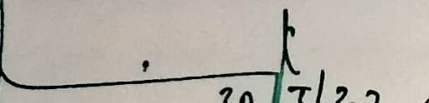
APRIL - 2022

CERTIFICATE

This is to certify that the project report entitled "A Case study on financial services" is a bonafide work done by CHEBOLU NIKHILA bearing Registration Number: 119130803020, 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

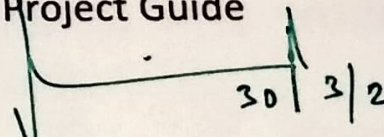
The work of project is partial fulfillment of the requirement for the Degree in Commerce affiliated to Andhra University during the academic year 2021-2022
This is original work to the best of knowledge.

MOD OF COMMERCE


30/3/22
Mr. Prasanna kumar

INTERNAL EXAMINER

Project Guide


30/3/22
Mr. Prasanna kumar

EXTERNAL EXAMINER

DECLARATION

I CHEBOLU NIKHILA hereby declare that the project work entitled on **A CASE STUDY ON FINANCIAL SERVICES** is an authenticated work done by me and submitted to MRS. AVN COLLEGE for the fulfilment of **6th semester examination**, 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 2021 – 2022 and my work has not been submitted to any other University or Institution for the award of any Degree or Diploma.

Ch. Nikhila

CHEBOLU NIKHILA

STATION: VISAKHAPATNAM

DATE: 07/04/22

H.NO. 119130803020

CASE STUDIES

ICICI BANK



One of my friend have a account with ICICI bank because it's his salary account, and they are kind of forced to use ICICI Bank. And since he have a salary account, he get a decent service. But yes, the credit card department, and the call center sucks big time. That's his personal experience. They put them on hold for 50mins. (just imagine listening to the same junk music/tone/advertisements continuously), and then there is no guarantee that you will get to speak to someone or your problem would be solved. In fact, today also he was put on hold for around 7mins, and after that the call as abruptly disconnected! Next time he called the call center, he get to speak to a totally new person, and start from scratch explaining the problem. The people at the call center just promise to do things but nothing actually happens. If it happens, then you are really your luck.

My advice to all - Avoid ICICI as far as possible. Many people predict that ICICI bank would collapse in a few years from now. Have an account with a diversified bank.