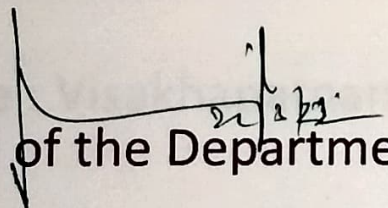


## BONAFIDE CERTIFICATE

This is to certify that project work report titled **"A STUDY ON FUNCTIONS OF RESERVE BANK OF INDIA"** submitted by **GONNABATHULA DARISHMA** 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.



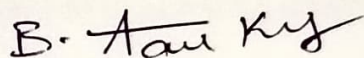
Head of the Department

**Lt. Cdr. PRSASANNA KUMAR**

**M.Com. M.Phil., PGDCA., (Ph.D)**

**Commerce Department**

**Mrs. A. V. N. COLLEGE**



Project Guide :

**Srmt. B. Aruna Kumari**

**M.Com**

**Lecturer in Commerce**

**Mrs. A. V. N. COLLEGE**

INTERNAL

EXTERNAL

## DECLARATION

I hereby declare that study entitled "A STUDY ON FUNCTIONS OF RESERVE BANK OF INDIA " is an research work done by me and submitted to the Mrs.A.V.N College, Visakhapatnam, for the fulfilment of the 6<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.

Place : Visakhapatnam

Date :

*G. Darishma*

**GONNABATHULA DARISHMA**

III B. Com (6th Semester)

119130803172

38 ( Shift 1)

## CHAPTER – 5

### SUMMARY AND CONCLUSION

The Reserve Bank of India (RBI) is India's central bank and regulatory body under the jurisdiction of Ministry of Finance, Government of India. It is responsible for the issue and supply of the Indian rupee and the regulation of the Indian banking system. It also manages the country's main payment systems and works to promote its economic development. Bharatiya Reserve Bank Note Mudran is one of the specialised divisions of RBI through which it mints Indian bank notes and coins. RBI established the National Payments Corporation of India as one of its specialised division to regulate the payment and settlement systems in India.

The Headquarters of RBI at **Mumbai, Maharashtra**.  
The Current Governor of RBI was **Shakthikanth Das IAS**.

**A STUDY ON  
ESTABLISHING A STRONG DIGITAL FOOTPRINT**

**With Reference to  
HDFC BANK**

**Project Report Submitted in Partial fulfillment for the award of Bachelor  
of Commerce(B.com.)6<sup>th</sup> semester and examination March 2022.**

**Submitted by**

**YANDAPALLI VASU**

**Regd. No. 119130803169**

**Under the Esteemed guidance of**

**B.ARUNA KUMARI,M.Com,**

**DEPARTMENT OF COMMERCE**

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



**Estd : 1860**

**DEPARTMENT OF COMMERCE**

**Mrs. A.V.N COLLEGE VISHAKHAPTAM**

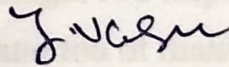
**March 2022.**

## DECLARATION

I Y.VASU Hereby declare that the project work entitled “ESTABLISHING FOR DIGITAL FOOTPRINT” with reference to HDFC BANK is an authenticated work done by me for the award of the BACHELOR OF COMMERCE with the guidance of B.ARUNA KUMARI, M.Com, 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

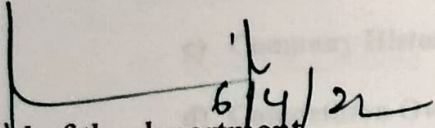


YANDAPALLI VASU

Regd. No. 119130803169

## CERTIFICATE

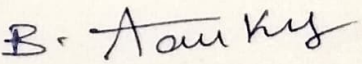
This is to certify that the project report entitled “**ESTABLISHING FOR DIGITAL FOOTPRINT**” with reference to HDFC BANK is a Bonafiede work done by **Y.VASU**, bearing **Regd. No. 119130803169** the pursuant of B.Com course in Mrs. A.V.N College, Visakhapatnam, for the award of the degree of “**Bachelor of Commerce**” done under my guidance, for the academic year 2019– 2022

  
Head of the department

**Lt.Cdr.PRASANNA KUMAR**

**M.Com,PGDCRS.(Ph.D)**

Lecturer in department of Commerce  
Mrs. A.V.N Collage, Visakhapatnam.



Project guide

**B.ARUNA KUMARI,M.Com,**

**DEPARTMENT OF COMMERCE**

**Mrs. A.V.N Collage, Visakhapatnam.**

## CONCLUSION

The emergence of new technology has been changing the attire of the banking. Technology is aiding globalization of financial market across the globe. Customer's expectation of new products and alternative delivery channels has been rising. Banks are under tremendous pressure to offer today what the customers would be expecting tomorrow. Due to innovation and spread of new technology, banks today offer the customer a choice to conduct their business across the counter.

The objective of this study was to see how strongly HDFC bank has established its digital footprint among its customers in the market and what more can be done towards it. The research was descriptive in nature. The universe of the study was the customers of HDFC bank. The survey was carried out on 300 respondents in which the data analysis tools used were tables and pie charts.

Majority of the respondents were aware of the digital banking facility of the bank and most of them were also digitally connected to the bank. The customer held a view that digital banking has led to ease of doing business to a great extent whereas there were also a few who were still unsure about the use of digital banking.

It was also concluded to the end of the training that the services offered by HDFC bank is fast and satisfying to the customers in comparison to other bank offering the same service. The reason behind that being, HDFC bank offer door to door service and fast service in order to satisfy its customers. The bank is more prone to adopt new technology in its service offering for its customer satisfaction.