

**DECLARATION**

I here by declare that study entitled "A STUDY ON ROLE OF SIDBI" is an research work done by me and submitted to the MRS A.V.N College, Visakhapatnam, for the fulfillment of the 6<sup>th</sup> semester and 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.

I hereby acknowledge with a deep sense of gratitude, the inspiration, guidance and help I received from my research guide, Dr. B. SURESH BABU Faculty of Commerce Mrs A. V. N. College, Visakhapatnam right from the beginning to the completion of my Report.

Location : Visakhapatnam

Date : 21/03/2022

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### 5.3- CONCLUSION

As an apex institution, the bank was expected to play more proactive role in reaching out financial and support services to SSI's with the help of existing credit delivery structure and support service agencies besides promoting new intermediaries and strengthening the existing network of institutions engaged in development of small scale sector.

From a predominantly refinancing institution, SIDBI has emerged as a major purveyor of a wide variety of financial services to the small scale sector. At present, financial assistance term loan both in rupee and foreign currencies, working capital term-loan, bill discounting for equipments and component, factoring services, venture capital.

SIDBI Foundation for Micro Credit launched in January 1999, SIDBI received the coveted 'Asian Banking Awards 1999' by ADFIAP for its Micro Credit Scheme in the Development Finance Products/programme category. The awards are associated by the Asian Banking Association and the Association of Development Financing Institutions in Asia and Pacific.

**ASTUDY ON CUSTOMER AWARENESS TO WARDS E-BANKING SERVICES OF  
STATE OF INDIA WITH REFERENCE TO ERNAKULAM CITY**

**A project report submitted fulfillment for the award of  
Bachelor of commerce 6<sup>th</sup> semester examinations March 2022.**

**Submitted by**

**NAZINI**

**H.NO.119130803103**

**Under the guidance of  
DR .B. SURESH BABU**

**M.Com, P.G.D.C.A, M.Phil, (Ph.d)**

**LECTURARE IN COMMERCE**

**DEPARTMENT OF COMMERCE**

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



**DEPARTMENT OF COMMERCE**

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

**MARCH:2022**

BONDIFIED CERTIFICATE

Certified that this project report "ASTUDY ON CUSTOMER AWARENESS TO WARDS E-BANKING SERVICES OF STATE BANK OF INDIA WITH REFERENCE TO ERNAKULAM CITY the bonfire work of NAZINI Who carried out the project work under my supervision.

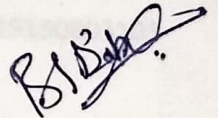
The work of project is partial fulfillment of the requirement for the Degree in Commerce affiliated to Andhra university during the academic year 2021-2022 This is original work to the best of knowledge.

D OF COMMERCE

23/2/22

Prasanna kumar

INTERNAL EXAMINER



Project Guide

DR .B. SURESH BABU

EXTERNAL EXAMINER

## DECLARATION

I, hereby, declare that study entitled "ASTUDY ON CUSTOMER AWARENESS TO WARDS E-BANKING SERVICES OF STATE BANK OF INDIA WITH REFERENCE TO ERANAKULAM CITY IS AN original research work done by me and submitted to the Mrs. A.V.N College, Visakhapatnam, for the fulfillment 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 or the award of any degree or diploma.

Nazini

NAZINI

H.NO.119130803103

Station: VISAKHAPATNAM

Date:

## CON CLUSION

Our economy is facing a wave of change with modern technologies penetrating into all the sectors of manufacturing, trading and services which are now giving a makeover for economy. This make over is creating a great effect on the banking sector today. The nature of banking transaction has moved from the long queue at the bank counter to the small screen that fits our hand

Banks began to use emerging technology to provide better qualities services to their customers at less cost and greater speed. Electronic banking –the new face of banking made convenient for customers to make their transaction from any geographically diverse place. The banks now removed their traditional ways and introduced modern concepts.

From my study on customer awareness on e-banking services provided by state bank of India conducted in Ernakulam I concluded that majority of the customers are aware and response of them is satisfactory with the e-banking services provided by state bank of India. Because of the utility created on time , place and cost by e-banking services , it is acceptable to everyone. The better attitude of the bank makes it more acceptable .

**UNIFIED PAYMENT**  
**INTERFACE(UPI)**

project report submitted in partial fulfilment for the award of  
**Bachelor of Commerce (B.com.)**  
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Submitted by  
**MOHAMMED P SHANAWAZ**  
HALL TICKET NO.119130803090

Under the supervision of  
Lecturer in commerce

**DR.B.SURESH BABU**

M.com, PGDCA, MPhil, Ph.D.

**DEPARTMENT OF COMMERCE**



**Mrs. AVN College, Visakhapatnam.**

**MARCH-2022**