

Mrs. A. V. N. COLLEGE , VISAKHAPATNAM
BONAFIDE CERTIFICATE

This is to certify that project work report titled "**STUDY ON PERFORMANCE OF RUPAY DEBIT CARD WITH REFERENCE TO ANY BANK**" submitted by **ADDALA . VENKATA SIVA BHASKAR** is 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 & Project Guide :

t.Cdr.PRSASANNA KUMAR

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

Commerce Department

Mrs. A. V. N. COLLEGE

ACKNOWLEDGEMENT

DECLARATION

A successful Project Report is not the result of the sole effort of an individual. The present study has been carried out with the Co-operation and contribution

I hereby declare that study entitled "A STUDY ON PERFORMANCE OF RUPAY DEBIT CARD WITH REFERENCE TO ANY BANK" is an 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.

I am also extending my thanks to co-students who working under my research guide for their Co-operation.

Location: Visakhapatnam

Signature :



ADDALA . VENKATA SIVA BHASKAR

CONCLUSION

Union bank is positioning them as 'the bank of future'. The position of a commercial bank in the direction of universal banking frame work, a 6 – point positioning scale was use and it was found that all sample banks were positioned on the upper half of the positioning scale. Even the State bank of India and the ICICI bank, the largest bank in public sector and private sector respectively, were also rated 3. However, the other banks like Bank of Baroda, Punjab national bank and also new generation private sector banks like the Axis bank, HDFC bank and Kotak Mahindra bank each had elevated themselves to a rating of above 3, atleast in one financial year, but was not successful in retaining this position and eventually reverted to a rating of 3 in a next financial year itself. The RuPay card is used predominantly in reference to the hard plastic cards they use every day in place of actual bank notes. They had come under different forms such as cash cards, credit cards, debit cards, prepaid card and store card. RuPay is one of alternative to cash, and alternate payment Gateway.

**A STUDY ON
MERCHANT BANKING**

**With Reference to
ICICI BANK**

Project Report Submitted in Partial fulfillment for the award of Bachelor of Commerce(B.com.)5th semester and examination December-2021.

Submitted by

M.HARIKA

Regd. No. 119130803095

Under the Esteemed guidance of

Sri. Dr. B. SURESH BABU

M.Com., PGDCA., M.Phil., Ph.D.,

LECTURER IN COMMERCE

Mrs. A.V.N COLLAGE, VISAKHAPATNAM



Estd : 1860

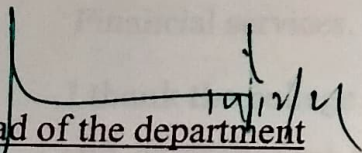
DEPARTMENT OF COMMERCE

Mrs. A.V.N COLLAGE VISHAKHAPTAM

DECEMBER-2021

CERTIFICATE

This is to certify that the project report entitled **MERCHANT BANKING** with reference to **ICICI BANK** is a Bonafiede work done by **M.HARIKA**, bearing **Regd. No. 119130803095** 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**

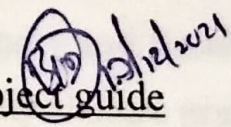

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A.V.N Collage, Visakhapatnam.


Project guide

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LECTURER IN

DEPARTMENT OF COMMERCE

Mrs. A.V.N Collage, Visakhapatnam

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DECLARATION

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I M.Harika... Hereby declare that the project work entitled **MERCHANT BANKING** with reference to ICICI BANK is an authenticated work done by me for the award of the **BACHELOR OF COMMERCE** with the guidance of Sri. Dr. B. SURESH BABU, Lecturer In 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.

Qualification Profile

28-30

Part - III

Date: 15.12.2021

38-50

Location: Visakhapatnam.

M. Harika

Analysis and Interpretation

M.HARIKA

Part - V

Regd. No.119130803095

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CONCLUSION

➤ I have made a detailed study on the topic “MERCHANT BANKING USERS WITH REFERENCE TO ICICI SECURITIES”. My study includes various aspects such as advantages, disadvantages, limitations, types, procedures, names of banks issuing merchant banking facilities, percentage of each banks are use in transactions volume, etc.

Merchant bank is a traditional banking and it is not in India. It is in USA and also in other countries like Australia, West Germany, Hongkong, Singapore, and south Africa.

ICICI Securities offer products and Services like Online money transfer& tracking services and loans and digital wallet.