

**A STUDY ON RETAIL BANKING SERVICES IN SBI
VISAKHAPATNAM**

**A project report submitted in partial fulfilment for the award of Bachelor of
Commerce (B.Com) 6th Semester end examination 2022**

Submitted by

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Under the supervision of

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LECTURER IN COMMERCE

DEPARTMENT OF COMMERCE

MRS A.V.N.COLLEGE, VISAKHAPATNAM



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

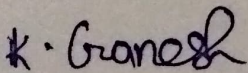
2022

DECLARATION

I, hereby, declare that study entitled **RETAIL BANKING IN SBI BANK** is an original research work done by me and submitted to the Mrs.A.V.N.College, Visakhapatnam, for the fulfilment of the 6thSem 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.

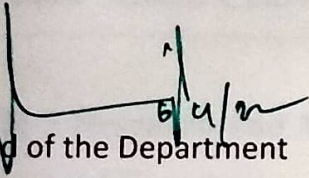
Station: Visakhapatnam

Date:


(KONDRU GANESH)

BONAFIDE CERTIFICATE

This is Certify that this project report **RETAIL BANKING IN SBI BANK** Is the bonafide work of **KONDRU GANESH** who carried out the project work under my supervision.

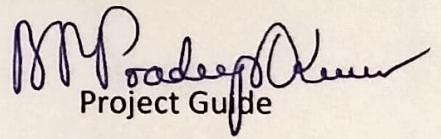


Head of the Department

Lt.Cdr.Prasanna Kumar

Commerce Department

Mrs. A.V.N COLLEGE



Project Guide

Sri B.P.Pradeep Kumar

Commerce Department

Mrs. A.V.N COLLEGE

INTERNAL

EXTERNAL

SUMMARY OF FINDINGS

1. With reference to table no.1, 90% of customers are happy with the bank timings & they said that it is very good.

2. With reference to table no. 2, 80% of respondents like the branch ambience & layout & find it friendly with reference to table no.3, 80% of ofrespondents said branch was clean and well maintained.

3. With reference to table no.4, 76% respondents view that branch personnel had listened to them patiently and have been able to respond to their queries and clarifications.

4. 74% of respondent responded that Branch personnel had been very helpful and courteous with reference to table no.5.

5. With reference to table no. 6, 72% of respondent says that branch personnel do "Need Analyses" & "Risk Assessment" of customer savings before recommending any investment option to them.

6. With reference to table no.7, 86% of respondent that branch personnel are aware of Product and Services and responded to your queries.

7. With reference to table no 8, 80% of respondents says that waiting time at the Teller Counter is minimum and is very good.

8. With reference to table no.9, 90% of respondent says that transactions are smooth and error free & is very good.

9. With reference to table no. 10, 82% of respondent responded that Indian Bank looks into the feedback & is vegood.

10. With reference to table no.11, 80% of respondent said that they are happy with the TAT post request is very good.

11. With reference to table no.12, 45% of respondents are in favour of

**A STUDY ON FUNCTIONS OF RESERVE BANK OF INDIA
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DEPARTMENT OF COMMERCE

Mrs. A. V. N. COLLEGE , VISAKHAPATNAM

MARCH - 2022