

**A STUDY ON
HUMAN RESOURCE MANAGEMENT**

*A Project Report Submitted in Partial fulfillment for the Award of the Bachelor of
Commerce (B.Com) 6th Semester End Examination, August -2021*

**Submitted by
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**Under the Guidance
S.AMBEDKAR RAJU
M.Com.,M.Phil.,NET
Associate Professor
DEPARTMENT OF COMMERCE
MRS. A. V.N COLLEGE**



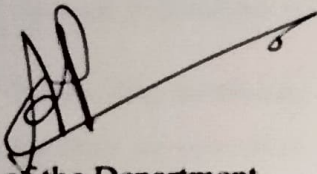
**DEPARTMENT OF COMMERCE
Mrs. A.V.N. COLLEGE, PESAKAHAPATNAM
August -2021**

CERTIFICATE

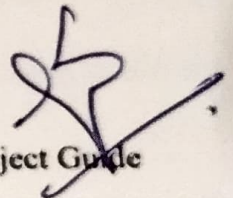
This is to certify that project work report titled "A STUDY ON HUMAN RESOURCE MANAGEMENT" submitted by GUNTU MAHESWARI is the bonafide student of Mrs. A.V.N College.

The work of project is partial fulfilment of the requirement for the Degree in Commerce affiliated to Andhra University during the academic year 2020-2021.

This is original work to the best of knowledge.



Head of the Department
Dr. A. PRABHAKAR
Commerce Department
Mrs. A. V.N COLLEGE



Project Guide
S.AMBEDKAR RAJU
Commerce Department
Mrs. A. V.N COLLEGE

INTERNAL

EXTERNAL

DECLARATION

I, hereby declare that study entitled "A STUDY ON HUMAN RESOURCE MANAGEMENT" is an research work done by me and submitted to the Mrs.A.V College, Visakhapatnam, for the fulfilment of the 6th Semester end examination. I declare, that this or any part of it has not been submitted to any other university for award of any degree or diploma.

Location : Visakhapatnam

Signature : **GUNTU MAHESWARI**

A PROJECT REPORT ON EVOLUTION OF MOBILE BANKING

A project report submitted in partial fulfilment for the award of
Bachelor of Commerce (B.com.)
6 semester end examination APRIL-2022

Submitted by

GALLA SANTOSH KUMAR

HALL TICKET NO.119130803036

Under the Guidance and supervision of
Dr. M.S. NAIDU

M.Com., M.B.A., B.I, (P.hd)

DEPARTMENT OF COMMERCE




Mrs.AVN College, Visakhapatnam.

APRIL-2022

BONA FIDE CERTIFICATE

This is to certified that the project entitled "A PROJECT REPORT ON EVOLUTION OF MOBILE BANKING" submitted by GALLA SANTOSH KUMAR for the award of Bachelor of Commerce (B.com.) Andhra University, Visakhapatnam, during the year 2022 is genuine record of the work done by him under my supervision.

SRI. M.S. NAIDU



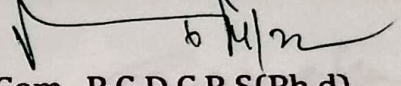
M.Com., M.B.A., B.I. (Ph.d)

DEPARTMENT OF COMMERCE

Mrs. AVN COLLEGE, VISAKHAPATNAM

INTERNAL EXAMINAR

Lt. Cdr. M.I. PRASANNA KUMAR



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

HEAD OF THE DEPARTMENT

Mrs. AVN COLLEGE, VISAKHAPATNAM

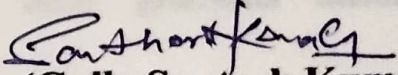
EXTERNAL EXAMINAR

SELF DECLARATION

I, hereby declare that project entitled " **A PROJECT REPORT ON EVOLUTION OF MOBILE BANKING** "is an original work done by me and submitted to the Department of Commerce, Mrs.AVN College, Visakhapatnam, for the fulfilment of the 6th Semester end examination. I declare that this or part of it has not been submitted to any other college for the award of degree .

Station: Visakhapatnam

Date: 06-04-2022


(Galla Santosh Kumar)
H.NO: 119130803036

CONCLUSION

information technology based era, consumers (mobile phone users) and business activities. They have shifted their perception of the mobile handset from that of a voice telephone device to that of a personal e-commerce, e-marketing, e-social-cultural activities device, it is because of the advancement in mobile devices (GPRS, UMTS, etc) and its applications (usage) in various areas, viz., personal and movement, mobile banking, mobile ticketing, mobile vouchers, mobile marketing, mobile bills payments, money transfer and so on. Around more percent of world's populations have mobile phone coverage as of 2006. And this figure is expected to increase to more than 90 percent during end of this year (2013).

India is the biggest growth market adding about 6 million cell phones every month and expected to be 1061 million in 2016. The emergence of e-banking channels has changed banking is perceived by the customers. Banking sector has stepped into the wireless mobile banking is the latest addition to the list and is all set to make banking more available to the customers. It has been effectively used in various countries as a channel for banking product and services. It has gained popularity among service providers, banks and bankers as it is cost and time effective. On the other end, it allows customers (mobile phone users as customers) to carry out banking operations irrespective of geographical reach. The high penetration of mobile phones in India is the biggest driver to banking in India through sms, interactive voice response and wireless internet protocols using push and pull based services.

Mobile banking in India has evolved from its early stage of being just an information for services such as a checking bank balances and setting payment reminders e-based functions like bill payment, remittances and banking tickets for movement and so on. Therefore mobile services are becoming truly innovative, intangible technology oriented. Specifically, the present study attempts to study and assess:

awareness and perceptions of mobile phone users on mobile banking services, and willingness of mobile phone users on utility of mobile banking services,