

## SUMMARY

Introduction part of the report portrays to importance of agriculture and need of credit facility to farmers, need of financial support and good demand for their crop in the market. This scenario explains about development of credit in agriculture sector.

The study explains the need essentials, advantages and different themes, targets of agriculture sector.

**A TRAINING REPORT ON  
MOBILE BANKING WITH SPECIAL  
REFERENCE TO SBI**

**A project report submitted in partial fulfilment for the  
award of Bachelor of Commerce (B.com.)  
5. semester end examination  
december.2021**

**Submitted by**

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**HALL TICKET NO:- 119130803090**

**Under the supervision of**

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**LECTURER IN COMMERCE**



**DEPARTMENT OF COMMERCE**

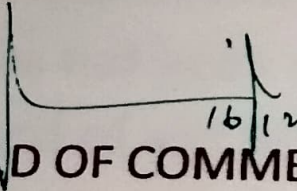
**Mrs.AVNCollege , Visakhapatnam.**

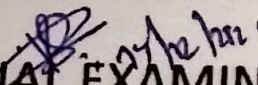
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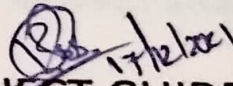
## BONDI FIED CERTIFICATE

Certified that this project report" A PROJECT REPORT ON A TRAINING REPORT ON MOBILE BANKING WITH SPECIAL REFERENCE TO SBI is the bonfire work of MOHAMMED P.SHANAWAZ who carried out the project work under my supervision.

The work of project is partial fulfillment of the requirements for the degree in commerce affiliated to ANDHRA UNIVERSITY during the academic year 2020-2021 this is original work to the best of knowledge.

  
16/12/21  
I.O.D OF COMMERCE

Mr. Prasanna Kumar  
  
INTERNAL EXAMINER

  
17/12/2021  
PROJECT GUIDE

D.B.SURESH BABU  
EXTERNAL EXAMINER

## DECLARATION

I here by declare that study entitled A STUDY ON A TRAINING REPORT N MOBILE BANKING WITH SPECIAL REFERENCE TO SBI IS AN ORIGINAL research work done by me and submitted to the Mrs. A.V.N college, Visakhapatnam for the fulfillment 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.

Station: Visakhapatnam

Date: 17/12/21

M.O.P. Shanuwa

MOHAMMED P. SHANUWA

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## CONCLUSION

With the rapid development of transport and communication, people and services are coming together as if they were just around the corner. If this is the case for many services, then why should the banking industry lag behind?

Internet banking, phone banking, e-banking and now mobile banking all enable the bank to be better connected with the customer and vice versa. A customer who is provided with a variety of additional services feels appreciated and is more likely to be loyal to that bank, which is always a good sign for a bank. In the end mobile banking not only helps a bank to reduce costs but also helps it to retain its valuable customers. And as far as customers are concerned, this facility enables the customer to bank anywhere, at anytime and in any condition, definitely a boon if a customer is stuck in the middle of nowhere and requires banking services as soon as possible. Thus mobile banking helps both, the customer as well as the bank, to lighten the burden of today's world and to save time, money and energy which is greatly required and appreciated. In a competitive world where everyone is waiting to out do the other, a helping hand, in whatever forms and from whatever source, is definitely god sent and should not go unrecognized.

Mobile technology is transforming the banking industry in worldwide by providing convenient banking to banking customers and offering new services to the unbanked customers in emerging markets of India. M-banking is rapidly growing in finance sector for the transactions and payment settlement. For this all stakeholders like Regulators, Govt, telecom service providers and mobile device manufactures need to make efforts so that penetration of mobile banking reach from high-end to low-end users and from metros to the middle towns and rural areas. The limitation of this study is that it focused only on the latest trends of m-banking transactions through apps only, not considered the other m-banking modes like SMS, m-wallet, m-pesa. Some also described the issue of security on m-banking. The regulatory body RBI now taking more and more innovative steps and provide various guidelines to banks for protection of customer account security on mobile website and applications. Inclusion of non-banking population in financial main stream will benefit all. There is also need to generate awareness about mobile banking so that more and more people use it for their benefit

**A CASE STUDY ON  
NON-PERFORMING ASSETS IN ANDHRA PRADESH  
GRAMEENA VIKAS BANK (A.P.G.V.B)**

**A project report submitted in partial fulfillment for the award of bachelor of commerce  
( B.COM)5th semester end examination December 2021**

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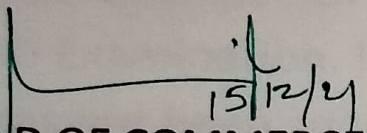
**DEPARTMENT OF COMMERCE**

**MRS.A.V.N COLLEGE VISAKHA PATNAM**

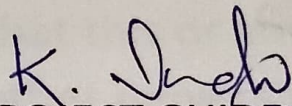
**DECEMBER:2021**

## BONAFIDE CERTIFICATE

Certified that this project report "A PROJECT REPORT ON NON-PERFORMING ASSETS IN ANDHRA PRADESSH GRAMEENA VIKAS BANK (A.P.G.V.B) is the bonfire work of PANGI RAJASRI who carried out the project work under my supervision.

  
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INTERNAL EXAMINER

  
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