Smt. Durgadevi Sharma Charitable Trust's
CSC Chandrabhan Sharma College Arts, Science & Commerce
Chandrabhan Sharma College
of Arts, Science & Commerce
(Affiliated to the University of Mumbai)
NAAC ACCREDITED 'B+'GRADE(FIRST CYCLE)

"A STUDY OF CONSUMER PERCEPTION TOWARDS DIGITAL MARKETING REFERENCE TO YOUTH"

A Project submitted to

University of Mumbai for partial completion of the degree of
Bachelor of Management Studies
Under the Faculty of Commerce

Submitted by
SNEHA MURALIDHARAN

Under the guidance of
PROF. UMESH KABADI

ACADEMIC YEAR: 2021 – 2022

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CERTIFICATE

This is to certify that SNEHA MURALIDHARAN has worked and duly completed her Project Work for the degree of **BACHELOR OF MANAGEMENT STUDIES** of under the Faculty of Commerce and her project is entitled "''A STUDY OF CONSUMER PERCEPTION TOWARDS DIGITAL MARKETING REFERENCE TO YOUTH" under the supervision of **PROF UMESH KABADI** The information contained in this Project Work is true and original to the best of our knowledge and belief.

Date of Submission: 10th March, 2022 .

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Signature of Examiner

CHANDRABHAN SHARMA COLLEGE POWAI

DECLARATION

I, the undersigned **SNEHA MURALIDHARAN** Student of Chandrabhan Sharma College of Arts, Commerce & Science, hereby declare that the work embodied in this project work titled **"A STUDY OF CONSUMER PERCEPTION TOWARDS DIGITAL MARKETING REFERENCE TO YOUTH"** forms my own contribution to the research work carried out under the guidance of **PROF UMESH KABADI'** is a result of my own research work and has not been previously submitted to any other University for any other Degree/ Diploma to this or any other University.

Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Place: Mumbai **Signature of Student**

Date: 10th March, 2022 .

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CHAPTER-1

INTRODUCTION

Online marketing is one of the most recent marketing developments. Online marketing makes use of the internet to tell clients about a company's products and services. The word "internet marketing" is also used to refer to "online marketing." A company's alternatives include social media marketing, email marketing, and search engine marketing. Web marketing is essential in today's environment. Online marketing is superior to traditional marketing. Customers' purchases. As a result of the internet, people's buying patterns have changed. The purpose of this study on customer perceptions of online purchase decisions (perception) was to find out what elements influence people's willingness to shop online.

"Commercial transactions involving both organisations and individuals that are based on the processing and transmission of digitised data, including text, sound, and visual images that are carried out over open networks (such as the internet) or closed networks (such as AOL or Mintel) that have a gateway on the internet," according to the Organization for Economic Co-operation and Development (OECD).

As a result, E-Commerce is defined as the act of exchanging goods and services between a buyer and a seller using the internet as a medium of exchange. E-commerce is a type of business transaction that doesn't necessitate any paperwork or face-to-face interaction. Purchasing through E-Commerce is distinguished by features such as anytime, anywhere shopping, access to a wide variety of brands and product ranges, options to pay via credit card, debit card, electronic wallets, or cash on delivery, product delivery at the doorstep, easy and convenient return policy, and no intrusion, in contrast to traditional commerce.

It has altered how e-shoppers shop, since internet stores outperform physical stores in terms of convenience, selection, and affordability. Retailers in brick-and-mortar stores can no longer afford to ignore this medium's potential. Consumers are eager to shop online, and the sector has progressed considerably. Footfall is not tracked in the retail industry. Customers also lack the ability to touch and feel the items they purchase. The quality of the shopping experience is determined by the buyer's expectations. Millions of people are still drawn to these "virtual malls." Online shopping is no longer a fad; it has established itself as a significant element of the retail industry, accounting for more than a tenth of all retail sales.

Digital marketing, often known as online marketing, is the promotion of brands through the internet and other kinds of digital communication in order to engage with potential clients. As a marketing channel, this comprises not only email, social media, and web-based advertising, but also text and multimedia messages.

The word "digital marketing" refers to the targeted, measurable, and interactive marketing of products or services utilising digital technology to find viewers, convert them to customers, and keep them as customers.

One of the main elements of the internet era is the emergence of a powerful worldwide digital marketing system, which is geared to send customised interactive commercial messages wherever we are. Advertisers and marketers from all around the world are working together to perfect a media and marketing ecosystem.' 1 Marketers are, predictably, spending most of their attention on children and teenagers, leveraging the interactive features of social networks, broadband video channels, mobile applications, video games, and virtual worlds. Food and beverage industries have played a big part in building this new marketing landscape, with products linked to the teenage obesity crisis being regularly pushed through such digital advertising tactics. Aside from bad food, customers young and old will increasingly be bombarded with a bewildering number of smart marketing. Advertisers on their computers, mobile phones, and digital televisions. Pharmaceuticals and other health-care products, toys, automobiles, trips, and (if we can afford it) mortgages and loans are already being advertised using cutting-edge web advertising tactics in the United Kingdom and elsewhere.

Much of the discussion about the impact of media and advertising in the obesity epidemic among teenagers has centred on television. While the UK government recently took action to curb the promotion of high-fat and low-density foods on television, and the US has enacted some new self-regulatory rules, internet marketing has eluded substantial examination. 'The eyeballs have moved,' as one marketer recently observed. 3 There has been a surprising lack of critical study of the new digital advertising system and its consequences for young people's public health. Today's kids, on the other hand, are being used as digital "guinea pigs," subjected to a variety of marketing strategies perfectly tuned to impact emotion, behaviour, and identity deployed without a clear knowledge of the ramifications Technologies that thoroughly investigate one's online network of friends to assist trigger a 'viral' marketing response have been deployed; purposefully built 'immersive' and 'virtual' settings that promote interactions with businesses have been established.

The process of exploiting web-based channels to distribute a message about a company's brand, products, or services to potential customers is known as online marketing. Online marketing tactics and techniques include email, social media, display advertising, and others.

The goal of marketing is to reach out to potential clients through the channels where they read, search, shop, and socialise on the internet.

The number of internet users is fast growing around the world, and individuals of all ages and backgrounds are using it. The internet has swiftly displaced traditional entertainment, promotional items, and information media as a significant channel for communication and entertainment. Similarly, traditional marketing channels such as television, radio, newspapers, and magazines are rapidly becoming outmoded. To increase overall sales and revenue, the majority of businesses and organisations now rely on online advertisements and marketing strategies. Online marketing has proven to be trustworthy and successful when compared to other methods of advertising and marketing.

Consumer perception refers to how people think about your product and brand. It's an opinion they've formed as a result of all of their direct and indirect interactions with your company. It's not only about whether clients desire you; the emotions your company generates in them, as well as any descriptive terms they might use to describe your firm, are all factors to consider. The way your customers perceive your company influences every decision they take. Increased brand loyalty and referrals might result from a positive brand perception.

Although the internet is a disruptive technical breakthrough, customers all over the world are becoming more comfortable with the idea of purchasing online. The impact on retailing has been significant, and many businesses are shifting the channels through which they sell their goods and services as a result. Retailers have been fast to build their own distinctively branded e-commerce stores in some regions of the world, while the e-marketplace has dominated in others.

1.1 Importance of Digital Marketing

Let's look at why digital marketing is vital for small and large organisations now that we've learned about its breadth in India. Small firms should concentrate on brand recognition and development.

1. **Cost Effective**

   Digital marketing takes very minimal investment up front. This will be extremely beneficial to small businesses. Basic capabilities are available for free in the majority of digital marketing solutions. It is up to businesses to take advantage of these possibilities. Investigate the numerous types of digital marketing techniques available.

2. **High Reach**

   Internet marketing has a worldwide reach. As a result, rather than just one region, you can take orders for your product or service from all over the world. You can still target a specific group of people even if you go worldwide. As a result, it's a win-win situation for both parties.

3. **Brand Awareness**

   Customers that are unfamiliar with your brand will not be able to convert. In order to fight this, brand presence is essential. Using pay-per-click and other sorts of paid marketing, you can actually draw customers to your small business. We recommend attending this online course to understand more about Facebook and Instagram ads.

4. **Building a Customer Base**

   Small firms face the issue of establishing a consumer base. This is centred on establishing a strong customer relationship and developing a rapport. You can simply handle this using CRM systems like Hub Spot and Oracle. Big enterprises have slightly different issues. They must focus on brand reputation, client retention, and business growth in order to retain existing business.

5. **Brand Image**

   The image of a well-known company is quite important. The right campaign strategies can make or break a company's brand image. Digital marketing enables the construction of successful campaigns as well as the quick rectification of any mistakes.

6. **Measurable Results**

   With digital marketing, big organisations may obtain real-time, quantitative results. They can then evaluate the campaign's success and adjust their approaches accordingly. In today's world, data analysis is crucial for assessing the effectiveness and success of your projects.

1.2 History of Digital Marketing

In a world where over 170 million people use social media on a regular basis, every working professional should be aware with at least the core concepts of digital marketing. To put it simply, digital marketing is the promotion of products using the internet or other types of electronic media. According to the Digital Marketing Institute, "digital marketing is the use of digital channels to promote or advertise products and services to targeted consumers and enterprises."

People consume digital content on a daily basis. Traditional marketing methods will soon be phased away, and the internet market will take over completely. Digital marketing has a lot of advantages. Traditional marketing is more costly than digital marketing.

You may be able to reach a larger audience in a shorter period of time. As a result of technology improvements, traditional marketing organisations and departments have witnessed increasing client turnover. People have moved away from computers and toward tablets, phones, and laptops, where digital marketers have made the most progress.

The term "digital marketing" was coined in the 1990s. The digital era burst with the introduction of the internet and the creation of the Web 1.0 platform. Users could find and share content on the Web 1.0 platform, but they couldn't spread it throughout the internet. At the time, marketers all around the world were still wary of the internet platform. Because the internet had not yet become extensively embraced, they were unsure if their plans would work.

In 1993, the first clickable banner was introduced, and Hot Wired purchased a few banner ads to use in their advertising. This marked the beginning of the shift to the digital marketing era. New technologies joined the digital marketplace in 1994 as a result of this slow shift. In the same year, Yahoo was founded.

After its founder Jerry Yang, Yahoo was dubbed "Jerry's Guide to the World Wide Web," and it received around 1 million hits in its first year. As a result, the digital marketing landscape has evolved dramatically, with businesses focusing on improving their websites to boost their search engine ranks. Search engines and tools like Hot Bot, Look Smart, and Alexa were first developed in 1996.

In the year 1998, Google was formed. Microsoft launched the MSN search engine, while Yahoo launched the Yahoo web search. Two years later, the internet bubble burst, and all of the smaller search engines were left behind or wiped out, making way for the industry's behemoths. Search engine traffic was estimated to have surged by 6.4 billion in a single month in 2006, signalling the start of the digital marketing craze. Not wanting to fall behind, Microsoft put MSN on hold and created Live Search to compete with Google and Yahoo.

Then came Web 2.0, which encouraged people to take more active roles rather than being passive consumers. Users were able to communicate with one another as well as with businesses via Web 2.0. The internet has earned the moniker "super information highway." As a result, information flow volumes – including channels utilised by digital marketers – increased rapidly, with internet advertising and marketing generating $2.9 billion in the United States alone by 2004.

Social networking sites appeared shortly after. Myspace was the first social networking site to emerge, and it was swiftly followed by Facebook. Many businesses realised that all of these new websites were presenting them with new opportunities to sell their products and brands. It signalled the start of a new chapter in the company's history and opened up new business options. Now that they had greater resources, they needed new strategies to sell their businesses and capitalise on the social networking platform.

Another significant milestone in the digital marketing business was the cookie. Advertisers began to explore for new methods to profit from the nascent technology. One such strategy was to track frequent internet users' surfing activities and usage patterns in order to personalise promotions and marketing collateral to their preferences. The first cookie was created to keep track of user habits. The cookie's purpose has evolved over time, and today's cookies are coded to provide advertisers with a number of ways to collect literal user data.

Customers can now access products that have been marketed digitally at any time. According to marketing tech blog's 2014 statistics, the most popular internet activity in the United States is posting on social media. In the United States, the average person spends 37 minutes per day on social media. Facebook is used by 99 percent of digital marketers, with 97 percent using Twitter, 69 percent using Interest, and 59 percent using Instagram. Customers were obtained on Facebook by 70% of B2C marketers. Twitter users are more likely to buy from companies they follow on the social media network, according to 67 percent of them. 83.8 percent of luxury brands have a presence on Pinterest. The top three social networking sites are LinkedIn, Twitter, and Facebook.

1.3 Uses of Digital Marketing

1. **Communication Increase Customer Loyalty with Frequent**

   As you may be aware, attracting and converting new consumers is more expensive than retaining existing clients. Customer loyalty is difficult to achieve, but it is well worth your time and work.

- **Personalized email offers:**

  You can send customised offers to your consumers as you learn more about them, such as seasonal discount codes for related products or early access to new product releases. This not only makes the customer feel important, but it also encourages them to buy from you again.

- **Social Media Engagement:**

  Customers should be enticed to join your social media pages. You'll get access to them on a daily basis as they go through their social media feeds. Provide them with helpful, relevant knowledge or material that inspires and delights them to keep them interested in your material. If they require your service or product again, they will be more inclined to purchase from you.

2. **Engage the Customer at Every Buying Stage**

   Few individuals discussed the customer journey prior to the development of digital marketing since it was difficult to comprehend and analyse. After seeing an advertisement on television or in the newspaper, a customer would most likely go to a genuine business, make a decision, and pay for the product or service within the store. However, in digital marketing, we can track every step a customer makes, often beginning when they are urged to search for a solution or product.

   Nowadays, it's normal for a consumer to view an advertisement online, search and compare costs on several websites, and then go to a store to try the goods or shop online. Special offers and coupons, customer service, and comparison tools are all available through mobile applications, which help us better comprehend the buying process. A marketer may track a customer's full buying process via digital marketing. Nowadays, it's normal for a consumer to view an advertisement online, search and compare costs on several websites, then go to a store to try the goods or shop online. Special offers and coupons, customer service, and comparison tools are all available through mobile apps, which help us better understand the purchasing process. A marketer can track a customer's entire purchase journey using digital marketing.

You may now engage with customers more easily regardless of how they find your business: Google search, Facebook Ads, display adverts, Instagram, and so on. This enables you to help the consumer resolve all their issues and objections and influence their purchasing choice.

3. Target the Right Audience

Many digital marketing solutions now let you target a specific demographic, making audience segmentation easier than ever before. We have access to web tools that track a person's online activities and demographic information. Digital marketers can utilise this data to target customers with specific products or services. When a visitor clicks on a company's display ad, for example, whether on social media or through a search engine, the brand can target that person with similar advertising in the future. When the content a visitor receives is based on their interests and online behaviours, it provides positive reinforcement and makes purchasing easier and more lucrative.

You may also tailor information and offers to your audience based on where they are in the buying process. Email marketing, for example, can be used to nurture a lead until they're ready to buy. Perhaps they subscribed to your blog and read your blog update emails on a regular basis. They visit your about me and service web pages after a few months. You now know to send them a personalised email with a special offer. They click on the offer and fill out a quote request form.

4. Generate a Consistent Lead Pipeline

The basic purpose of marketing is to construct a "sales funnel" for your business. A sales funnel is a method for generating leads and sales from traffic on a constant basis. Turning visitors into brand champions, to put it another way. The goal of a sales funnel is to distinguish "window shoppers" from "genuine buyers."

To develop a more constant lead funnel, the company is now utilising a digital offer. Everyone who makes their first deposit or stake is given a coupon for a free amount of play. To take advantage of the offer, which is only available on the company's website, users must first register. With this strategy, the betting company generates leads in a much more logical and predictable manner. Customers were obliged to enter their email address in order to receive the free gift, which means the corporation can utilise email marketing to stay in touch with them.

5. Optimize and Obtain Better Conversation Rates

Online advertising platforms are far less expensive than traditional marketing, which includes expensive TV, radio, and print ads. You may also more easily boost your ad conversion rate than with traditional advertising. Because everything happens offline with print ads, it's typically impossible to track conversion rates. How do you tell if someone noticed your advertisement in a magazine and then went to your store? How can you optimise your ads if you can't track its performance?

It's simple since every interaction in digital advertising is logged. You can see how many people are seeing your ad right now and what actions they are taking. Most internet advertising platforms include reporting tools for fine-tuning your ad targeting, copy, and design.

6. Accurately Measure All Results

It's difficult to determine how effective your offline marketing efforts are. You won't know how many people saw the newspaper ad and how many saw the billboard ad if you run ads in both newspapers and billboards at the same time. It can be difficult to determine which ad is more effective and which ad to invest in.

Digital marketing, on the other hand, is unaffected by any of these issues. In reality, digital marketing allows you to track anything worth tracking. From the time the visitor clicks on the ad until they leave the page. Everything! You can see how many people viewed your ad, how many sales it produced, and, ultimately, how much money you made (ROI). Data analytics software (such as Google Analytics) and metrics from social networks or ad platforms make this monitoring and measuring possible (such as Facebook Ads and Google Ads).

Because there are so many track able indicators, it's critical to choose the most significant data. This vital information is referred to as key performance indicators (KPIs) (KPIs). KPIs are measurements that are linked to the strategy planning objectives and goals and signify a successful business outcome. KPIs include the following:

- CPC (Cost Per Click) (CPC)
- Investment return (ROI)
- Cost of acquiring a customer (CAC)
- The lifetime worth of a customer (CLTV)

7. Gain Brand Credibility

The internet is the best way for any brand to establish trust rapidly and sustainably. According to content marketing studies, brands that are engaged on the internet have the highest reputation. A company's content can address customers' concerns, clarify key concepts, and demonstrate that it knows what drives its market.

Content that is both useful and fascinating helps a company acquire the trust of its customers and industry experts. It may be effective to the point where competitors begin to reference it in their own articles.

But how can you tell if your brand is becoming more trustworthy? Its position in the organic search engine results pages is something to keep an eye on (SERPs). You're a market reference if you're at the top of Google, for example. This attracts new stakeholders to your organisation and boosts consumer confidence in the things you manufacture. After all, wouldn't it make sense to rely on professionals in their field?

One approach to establish your knowledge is by blogging. Consumers search out high-quality material that responds to their problems and concerns. Subject matter specialists at your firm have valuable insights that should be shared with your target market. According to Hub Spot, companies that blog generate 67 percent more leads, and customers recall a brand after five to seven impressions.

8. Get you More Bang for your Buck

The goal of digital marketing is to establish an online presence. A firm can utilise digital marketing to create and engage with their audience even if they don't have the funds for SEO or pay-per-click (PPC) advertising. Social media marketing is a low-cost digital marketing strategy that only demands your time. Email marketing is also a low-cost option.

Although you may be hesitant to invest in PPC advertising, it is a very cost-effective digital marketing strategy. You won't have to worry about out-of-control spending because the campaigns are simple to manage.

The following are the most prevalent internet advertising billing models:

- Click-through-rate (CPC)
- The price per thousand (CPM)
- The price per lead (CPL)
- The cost per action (CPA)

In all of these billing schemes, the advertiser only pays when a customer clicks, views, or completes a purchase. However, you must be strategic in order to gain the benefits of digital marketing. If you target the right people, you won't have to spend a lot of money to persuade them. So, before you start spending your hard-earned money on digital marketing, think about your strategy and who you're trying to reach.

9. Levels the Playing Field

Significant companies, of course, have huge marketing budgets, but digital marketing levels the playing field for all businesses, large and small. Content marketing and SEO investments are necessary, but they do not have to be extravagant. If you can provide high-quality content that answers people's questions, you can rank for long-tail keywords. It'll take some time, but it'll be worth it.

It is true that large corporations have the financial resources to invest heavily in digital advertising efforts. When it comes to deciding an ad's rank on the SERP, money isn't the only consideration. Before calculating ad rank, both Google Ads and Bing Ads consider the relevancy and quality of the ad. You can go to the top of the SERP if you have a highly relevant ad that answers searchers' questions.

1.4 Advantages of Digital Marketing

1. **Global Reach**

   Geographical constraints limit traditional marketing, and developing a global marketing campaign can be difficult, costly, and time-consuming. Digital marketing, on the other hand, takes place over the Internet, allowing you to reach a massive audience. Even a small local business owner can reach an international audience with an online store. Traditional marketing would either never be able to accomplish this or would be too expensive. Because of the internet's accessibility, businesses can now take advantage of a myriad of new growth opportunities. The combination of global reach and visibility can help any organisation.

2. **Local Reach**

   While digital marketing has a global reach, it also improves local visibility, which is critical if your business relies on local customers. Local SEO and locally tailored marketing may be beneficial to firms wanting to attract more customers. Consider the difference between the reach you can acquire with internet marketing and the reach you'd have if you printed fliers and distributed them around your neighbourhood.

3. **Lower Cost**

   Internet marketing offers cost-effective choices whether you're wanting to advertise your business locally or globally. It uses extremely targeted approaches to enable even small firms to compete with giant organisations. For starters, the majority of these strategies will be entirely free (such as SEO, social media, and content marketing). However, not all forms of digital marketing are fit for every business, and some are even more costly. A corporation may find applicable solutions based on its marketing objectives.

4. **Easy to Learn**

   While there are numerous facets of digital marketing to grasp, getting started is rather simple. The nature of the aims and the scope of the campaigns add to the complexity. It is, however, a matter of determining the best plan for your company.

5. **Effective Targeting**

   Even if you don't know who your target audience is, digital marketing allows you to extract data to find which audiences would perform best for you and optimise your campaign around them. Using keywords for search engine optimization (SEO), pay-per-click (PPC), or demographic data on social media, targeting can be done in a variety of ways. You can ensure that every campaign reaches the right people with such a wide range of targeting options at your disposal. It also helps with the analysis of changing client behaviour and the adaptation of advertisements in response to such changes. The ability of a corporation to recognise changing client needs rapidly is a sure fire way to success.

6. Multiple Strategies

For different sorts of businesses, numerous digital marketing strategies are available. A B2B corporation seeking for foreign leads may use an entirely different strategy than a B2C retailer selling locally. While some organisations may benefit more from content marketing and SEO, others may benefit more from conversion-based ad campaigns. The goal is to analyse your performance on a regular basis and to enhance your tactics and procedures over time. A well-executed digital marketing plan changes and adapts quickly as the demands of the organisation change.

The following are some of the most frequent types of digital marketing:

- Content development focused on SEO
- Search engine optimization
- Paid advertisements on social media
- Marketing through video
- Participation in forums
- Marketing on social media
- Marketing via email
- Looking for something in your neighbourhood
- Remarketing
- Marketing with influencers

7. Multiple Content Types

Another important advantage of digital marketing is the wide range of content types that can be used to advertise your business online. To keep your brand fresh and establish successful online campaigns, you can choose from a number of content types for different platforms. You can more readily alter one piece of content to fit multiple platforms than you can with traditional marketing.

Here are a few examples of the most popular sorts of content you can use:

- Blogs \Podcasts

- Email
- E-book
- Info graphics with visual content
- Whitepapers
- Quizzes
- Posts on social media
- Webinars

8. Increased Engagement

One of the most important advantages of digital marketing is increased interaction. Digital marketing is expected to be very engaging by default. Users can interact with your website by sharing a blog article, liking a photo, bookmarking a video, or clicking on a paid ad. The best part is that each and every one of these activities can be traced back to their source. This helps you to create even more engaging content to increase brand awareness and income. The more you interact with your customers on the internet, the more loyal they will be. Businesses that employ engaging formats well in their online campaigns have a higher chance of converting cold traffic into loyal customers.

9. Analytics and Optimization

Web analytics, which evaluates the results of digital marketing efforts in real-time, is another significant benefit of digital marketing. This makes it easier to improve future campaigns and swiftly correct any errors that may occur. By analysing your digital marketing strategies, you'll be able to pinpoint every source of traffic and get complete control over your sales funnels.

1.5 Disadvantage of Digital Marketing

Before you begin working in the field of digital marketing, you should be aware of its limitations. Otherwise, you may come to regret it later. So, before you start working on digital marketing, you should be aware of its limitations.

1. **High Competition**

   Because the competition has increased dramatically in recent years, the digital marketing campaign must be well-planned, stand out, grab attention, and have an influence on the target demographic. Any tedious process or procedure will quickly eliminate the brand from the market. Companies must be relevant to their customers' needs and respond swiftly as their digital marketing activities have gotten more competitive.

2. **Dependability on Technology**

   Digital marketing is exclusively focused on technology, and the internet is prone to flaws. Links that don't work, landing pages that don't load, and page buttons that don't work are all common occurrences. As a result, potential buyers will consider switching to a different brand. A website test, as well as revising the contents and ensuring that the campaigns are effective in the specified niche, are essential to avoid this.

3. **Time Consuming**

   The time investment required by digital marketing methods is one of the most major disadvantages. Methods and techniques that are disorganised might suck up a lot of time, making it impossible to devote the necessary amount of time to the campaign. This will have devastating effects in the long run. As a result, it's been suggested that you focus on the most important strategy for the company and then produce and select content properly. Digital marketing technologies like Hub Spot, Ahrens, and social media posting, as well as scheduling tools like Hoot suite and Tweet deck, should be leveraged to overcome such constraints.

4. **Security and Privacy Issues**

   Website security is the most critical requirement for every brand, and as a digital marketer, you must take it seriously. It is usually recommended to use firewalls and encryption solutions such as VPN to secure the network and network connections. Having a good antivirus programme is the best option. When collecting customer data for use in digital marketing campaigns, legal considerations must be taken into account. Customer data, which may be exposed during data breaches, should be protected first and foremost.

The key advantages and disadvantages of digital marketing can only work out if market research is not compromised by picking the best platform, generating the correct content, noting its pros and drawbacks, learning the perfect moment, and promoting the business. Whether traditional or digital, marketing is all about interacting with people at the right time and in the right place.

5. Complaint and Feedback

Through social media and review websites, any bad input or criticism of your brand can be seen by your audience. It might be difficult to provide excellent customer service online. Negative feedback or a failure to respond appropriately might tarnish your brand's image.

6. Skills and Training

To be successful with digital marketing, you'll need to make sure your team has the necessary skills and experience. Tools, platforms, and trends evolve at a quick pace, so staying current is critical.

CHAPTER-2

REVIEW OF LITERATURE

Sank Aran (2014) This research paper's author investigates the effectiveness of online marketing, often known as E-marketing. The empirical data in the study includes both primary and secondary data. The study's main goal is to identify, measure, and evaluate electronic media e-marketing of consumer goods, as well as to identify purchase decision factors favouring online buying based on consumer internet shopping behaviour, and to analyse online buying behaviour based on demographic characteristics such as age, sex, income, qualification, and life stage. Identify consumer perceptions of website features and levels of satisfaction, conduct an overall assessment of consumers' online buying experiences, investigate the relationship between website features, customer satisfaction, and online buying experiences, and make appropriate recommendations to improve the e-marketing environment's efficiency. Empirical evidence the hypothesis was tested, and it was discovered that age is a factor. Education has a big impact on consumer views of website features, and it is a crucial component that determines customer perceptions of website features.

(Shanti & Kannaiah, 2015) This study article's author investigates customer attitudes of online marketing. The study's empirical data contains primary data collected from Madras University and Madras Christian College students via questionnaire. The direct survey method was employed for the sample of 100 respondents. The study's main purpose is to determine what kind of items individuals purchase when shopping online and what factors impact their decisions. The researcher proves the hypothesis with descriptive statistics. The first component of the survey inquired about respondents' internet usage habits, including how frequently they searched the internet, how much time they spent on it, and why they used it.

(Mahmud. et.al, 2009) The author of this research paper investigates the factors that influence online customer purchase behaviour. The empirical data for the study includes primary data collected through a questionnaire to address the research questions. The convenience sampling method is used to obtain data mostly from current internet users. Out of a total sample size of 650, only 617 questionnaires were returned. Each response was scrutinised for errors, omissions, and missing information. Respondents were contacted via email for clarification and correction, especially in the case of missing blanks. During data processing, more than a quarter of the questions in the survey questionnaire were left unanswered or incorrectly answered. After all was said and done, 602 replies were deemed complete and useful for data analysis.

(Zoyawajidsatti, 2014) The author of this research paper investigates the factors that influence online customer purchase behaviour. The empirical data for the study includes primary data collected through a questionnaire to address the research questions. Data is collected mostly from current internet users using the convenience sampling method. Only 617 questionnaires were returned out of a total sample size of 650. Errors, omissions, and missing information were scrutinised in each submission. Respondents were contacted via email for clarification and correction, particularly in cases where blanks were missing. More than a quarter of the questions in the survey questionnaire were left unanswered or erroneously completed during data processing. At the end of the day, 602 responses were declared complete and useful for data analysis.

(Sanz.et.al, 2005) This research report investigates the impact of internet user buying behaviours and demographics on customers' mobile purchase behaviour. Secondary data from a survey performed by the Spanish Association of Electronics Commerce is used in the study's empirical data (AECE 2004). The study on Electronic Commerce B2C used the Computer Assisted Telephone Interview (CATT) method to collect data from March to April 2004. The data for this study came from a random sample of 2104 survey participants. The primary purpose of this research is to develop an approximation of the M shopper profile (socio demographic and behavioural) based on a sample of internet users and discover which factors have a major impact.

Dr. M.Aravind, Dr.T.T.Uma Maheshwara Rao (2014) it consists of a study on Narsaraopet Mandala consumers' perceptions on online marketing. The goals of this study were to determine which product categories customers prefer for online marketing and to investigate the influence of coupons and discounts. Supplied by advertisers on customers' internet purchase activity, to see if the demographic. Each aspect has an impact on online purchasing behaviour, thus it's important to figure out what those factors are it is vital to have faith in the online marketer and to be aware of any online marketing issues that may arise. The systematic questionnaire was used to obtain data from 250 respondents. This investigation's conclusion respondents voiced their objection to internet buying for particular types of products in the article such as furniture, groceries, and high-priced items. Though online shopping is not on par with offline marketing, the situation has changed with a good attitude about buying online, and marketers must use the internet to amaze customers and reap the benefits of increasing the online business.

Khushboo Makwana, Khushboo Dattani, Himanshu Badlani (2014) entails the investigation of a customer's attitude regarding online shopping. An investigational study. The goal of this study was to compare customer perceptions of internet purchasing among male and female management students earning their degrees. The researcher utilised a convenience sampling strategy to gather data, and 100 people were interviewed. The T-test was used to assess the information. This research paper came to the conclusion that online buying can be very convenient and beneficial. There are some potential issues that can develop, but respondents see online buying as a positive experience.

K.R. Mahalaxmi P and Ranjith (2016) In Trichy, there was a study on customer perceptions of digital marketing. The goal of this study was to learn about customer knowledge of digital marketing and how it influences their purchasing decisions. The researcher employed a convenient sampling strategy to collect data, and 180 people were interviewed. Simple percentage analysis, Chi-square, ANOVA, and correlation and regression analysis were used to evaluate the data. The conclusion of this research paper was that customer awareness of digital channels and its impact on their purchase decision, and it is known from the study that customers are aware of digital channels, that customers use digital channels to buy goods in the price range of 5000 to 10,000, and that customers are satisfied with the purchase of the products because it is convenient to use and fulfils information searches quickly.

Charita Jashi (2017) the impact of social media marketing on online customer behaviour is the subject of this research. The goal of this study was to figure out how social media applications and activities influence the purchase intentions of Georgian online shoppers. The information was gathered using a questionnaire and a focus group, with 500 people participating. The data was analysed using the Mean test. Customers are increasingly resorting to social media not just to exchange vital information, but also to buy products in an online store, according to the findings of this study report.

Dr. K. Muragan (2019) it includes a research on attitudes about online marketing. The purpose of this study paper was to determine the impact of the e-market place on clients' purchasing behaviours, as well as how their security and privacy concerns about online marketing influence their online purchasing behaviour. It was a main study with 100 participants.

CHAPTER-3

Research Methodology

3.1 Need of the Study

Digital marketing is widely used by practically all organisations in the quickly increasing economy in order to survive the growing market.

- Many start-ups rely on it to assist them get their foot in the door.
- As a result, it is necessary to investigate the reasons for the expansion of digital marketing as well as its benefits to customers, society, and organisations.
- Due to the negative impact on consumer behaviour, too much digital marketing can often lead to a company's demise.
- As a result, researchers attempted to investigate young people's attitudes about digital marketing.
- During the process, it has been observed that no two young people have the same attitude.
- Youth's interests shift frequently, and they rarely see a product from a single angle; sometimes it's the price that draws them in, and other times it's something else entirely.
- It's tough to predict which component of a product a teenager would notice each time he decides to buy it.
- In the age of online marketing, when consumers can see and select their utilities on their own laptops and smartphone displays, capturing the ever-changing requirements of millennia's has become much more difficult.
- When an online marketer offers a discount to encourage sales, even if the product is not in high demand, the client would always buy it just to take advantage of the discount.

3.2 Objective of Digital Marketing

- To study the awareness about digital marketing among youth in Powai area.
- To understand the buying behaviour of youth in digital marketing.
- To identify the factors influencing digital marketing.

3.3 Scope of Digital Marketing

- Digital Marketing is the only and most reliable means of marketing in today's online environment, and it is often regarded as the most desired location for marketing messages and related activities.
- Marketing's future goes well beyond traditional marketing, and it is now mostly dependent on the Digital Sphere.
- Where traditional marketing methods fail, the scope of Digital Marketing enables some of the most powerful marketing approaches.

3.4 Limitation of Digital Marketing

- There is a lot of rivalry in the market, and by the time a visitor gets to the product, they have already clicked on a lot of links and gotten the goods they want, unless they find what they want soon.
- The advantages and disadvantages of online marketing are numerous. When developing an internet marketing plan, each must be taken into account.
- Because it is easier to have outdated information on the internet, the timing of updates is a crucial issue.
- One of the most significant disadvantages could be the users' lack of trust as a result of the continual virtual promotions that appear to be scams.
- This is an aspect that tarnishes the excellent image and reputation.

3.5 Collection of Data

- **Primary Data**

For the purpose of better understanding about digital marketing. I conducted a questionnaire which included some basic questions about digital marketing with reference to youth in order to know how well the youth are used to digital marketing.

The questionnaire was conducted through Google form.

The questionnaire was sent to 60 people and 56 responded.

The sample size of the questionnaire is 10.

The survey was conducted in the geographic area of Mumbai.

The locations of research, in particular is Powai.

- **Secondary Data**

Google

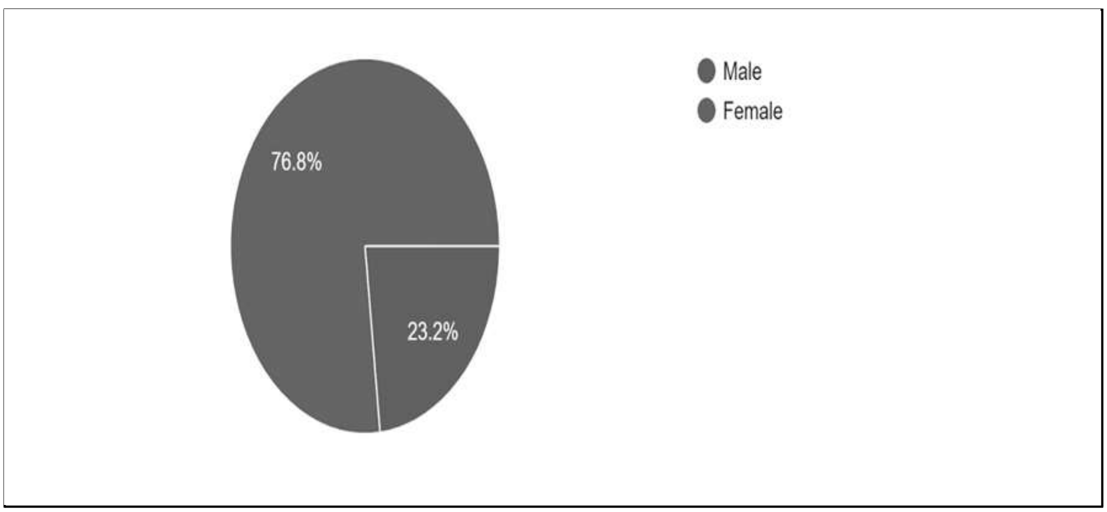
Digital Marketing textbook authors Shradha Jain, Ritika Pathak

Website of Digital Marketing

CHAPTER-4

DATA ANALYSIS & INTERPRETATION

Gender

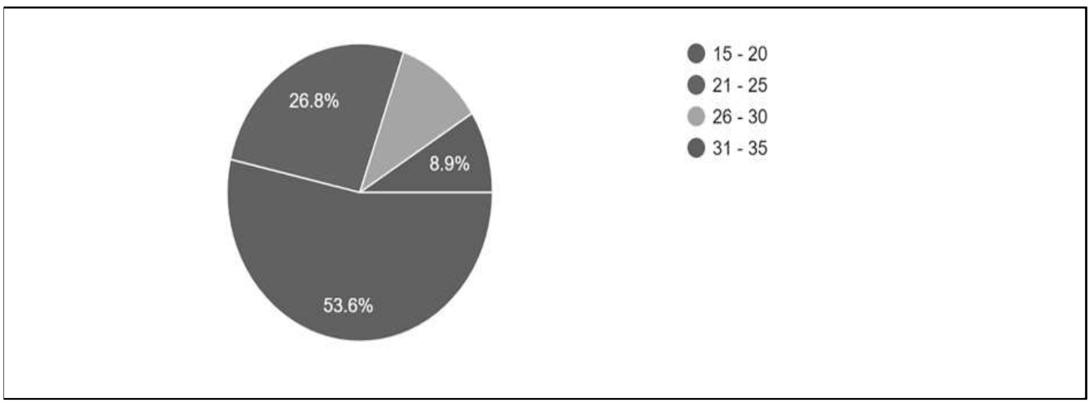


Sr. No	Gender	Percentage (%)
1	Female	76.8%
2	Male	23.2%

- Analysis

From the above table and figure it concluded that maximum youth are female 76.8% (44) and less male 23.2% (12).

Age

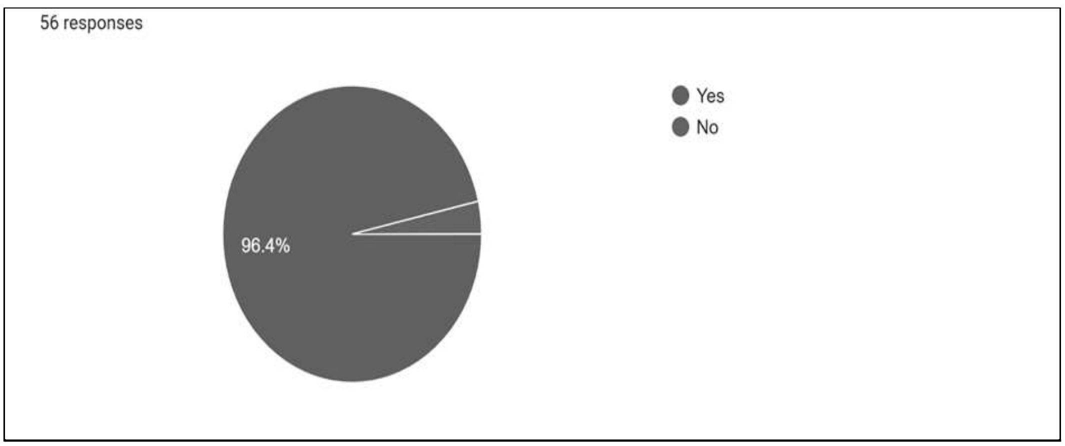


Sr. No	Age	Percentage (%)
1	15 – 20	53.6%
2	21 – 25	26.8%
3	26 – 30	10.7%
4	31 – 35	8.9%

- Analysis

From the above table and figure it conclude that 15-20 age group have responded more 53.6% and less responded are 31-35 age group.

Table no. 1

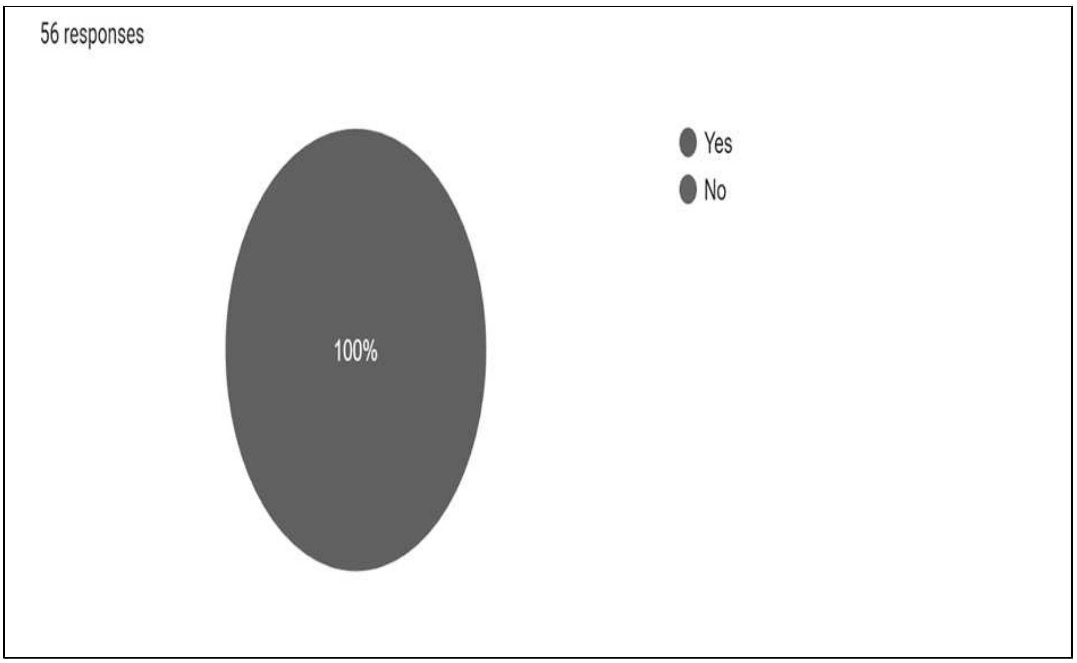


Sr. No	Are you aware about Digital Marketing?	Percentage (%)
1	Yes	96.4%
2	No	3.6%

- Analysis

  From the above table and given figure it is concluded that96.4% (54) youth are aware about digital marketing and rest of 3.6% (2) youth are not aware about digital marketing.

Table no.2

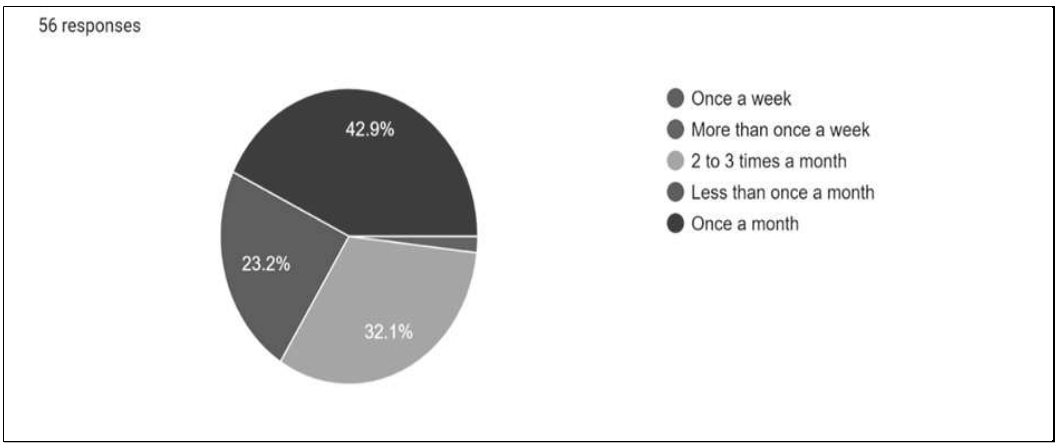


Sr. No	Have you ever purchased over online?	Percentage (%)
1	Yes	100%
2	No	0%

- Analysis

  From the above table and figure 100% (56) youth have purchased over online.

Table no.3

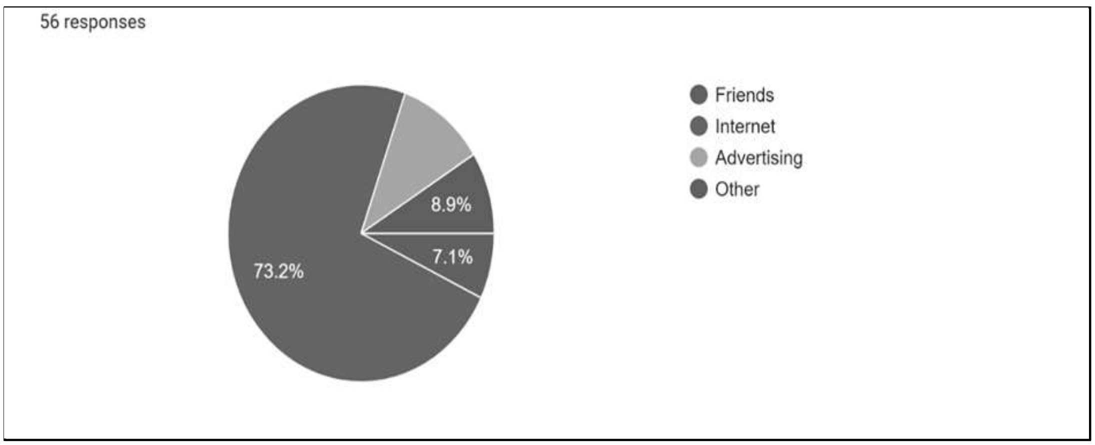


Sr. No	How often do you shop online?	Percentage (%)
1	Once a week	0%
2	More than once a week	1.8%
3	2 to 3 times a month	32.1%
4	Less than once a month	23.2%
5	Once a month	42.9%

- Analysis

From the above and figure 42.9% (24) youth shop once a month over online, 32.1% (18) youth shop 2 to 3 times a month over online, 23.2% (13) youth shop less than once a month over, only1.8% (1) youth shop more than once a week over internet and zero percent youth don't shop once a week on online.

Table no.4

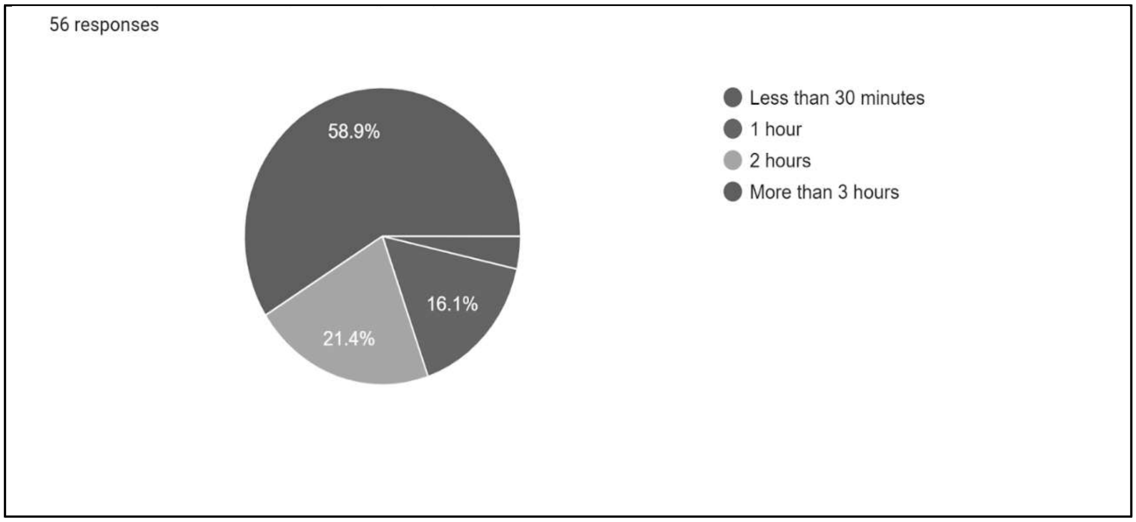


Sr. No	How do you know about Digital Marketing?	Percentage (%)
1	Friends	7.1%
2	Internet	73.2%
3	Advertising	10.7%
4	Other	8.9%

- Analysis

From the above table and figure it concluded that 73.2% (41) youth know about digital marketing through internet, 10.7% (6) youth know about digital marketing through advertising, 8.9% (5) youth know digital marketing through other and rest 7.1% (4) youth know through friends.

Table no.5

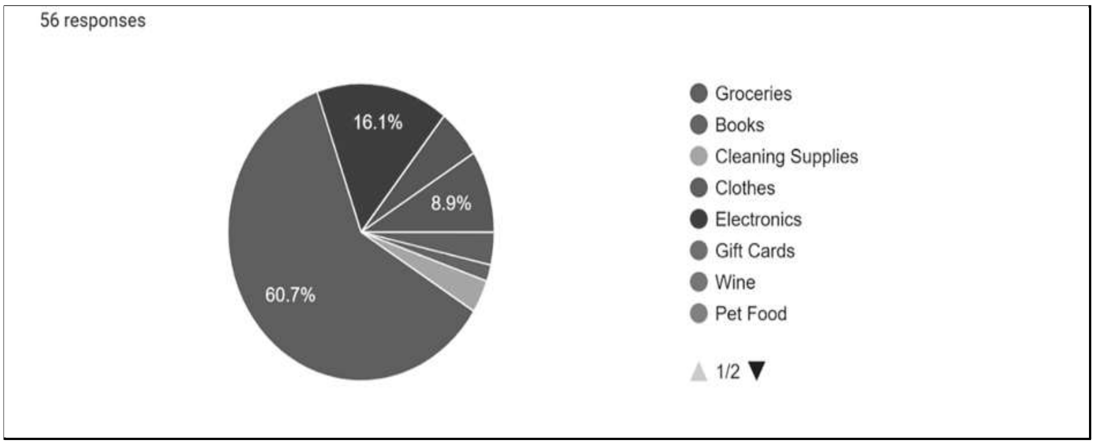


Sr. No	How many hours a day would you spend on internet?	Percentage (%)
1	Less than 30 minutes	3.6%
2	1 hours	16.1%
3	2 hours	21.4%
4	More than 3 hours	58.9%

- Analysis

  From the above table and figure it concluded that 33 youth spend more than 3 hours per day on internet, 12 youth spend 2 hours a day on internet, 9 youth spend 1 hour a day on internet and 2 youth spend less than 30 minutes per day on internet.

Table no. 6

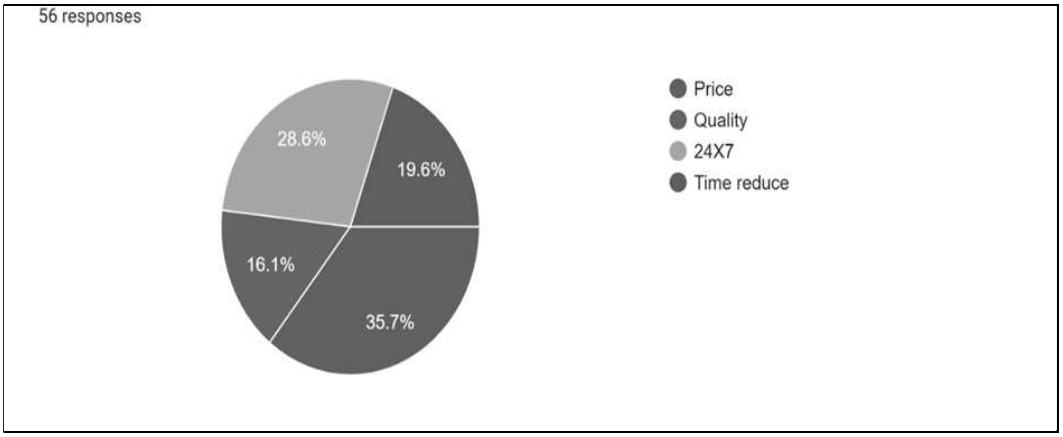


Sr. No	What all products you buying over internet?	Percentage (%)
1	Groceries	3.6%
2	Books	1.8%
3	Cleaning Supplies	3.6%
4	Clothes	60.70%
5	Electronics	16.1%
6	Gift Cards	0%
7	Wine	0%
8	Pet Food	0%
9	Kitchen Appliances	5.4%
10	Beauty Tools	8.9%

- Analysis

  From the above table and figure it concluded that 60.7% (34) youth prefer buying clothes over internet, 16.1% (9) youth prefer buying electronics products over internet, 8.9% (5) youth prefer to buy beauty tools over internet, 5.4% (9) youth prefer to buying kitchen appliances over internet, 5.4% (2) youth prefer buying groceries items over internet, 3.6% (2) youth prefer buying cleaning supplies and 1.8% (1) youth prefer books over internet.

Table no. 7

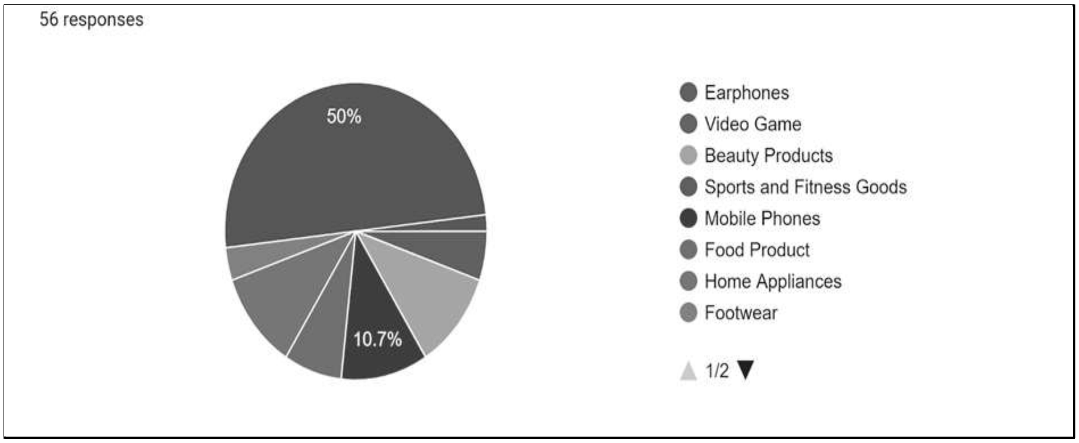


Sr. No	What are the factors that influence you to buy the product over online?	Percentage (%)
1	Price	35.7%
2	Quality	16.1%
3	24X7	28.6%
4	Time reduce	19.6%

- Analysis

From the above table and figure it concluded that 35.7% (20) youth price factors influence them to buy product over online, 28.6% (16) youth 24x7 factors influence to buy over online, 19.6% (11) youth time reduce factors influence them to buy over online and 16.1% (9) youth quality factor influence to buy over online.

Table no.8

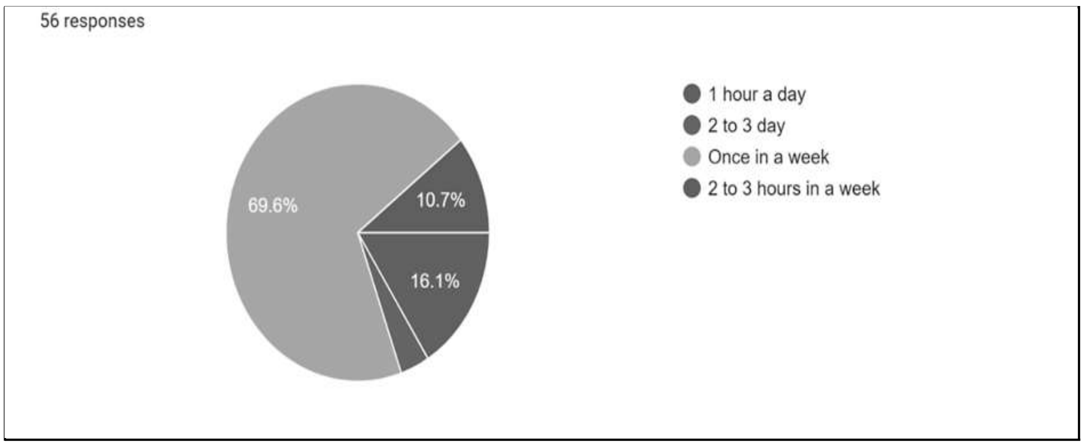


Sr. No	Which products you prefer more?	Percentage (%)
1	Earphones	5.4%
2	Videos Game	0%
3	Beauty Products	10.7%
4	Sports and Fitness Goods	0%
5	Mobile Phones	10.7%
6	Food Product	7.1%
7	Home Appliances	10.7%
8	Footwear	3.6%
9	Clothes	50%
10	Smart watches	1.8%

- Analysis

From the table and figure it concluded that 50% (28) youth perfect clothes more to buy, 10.7% (6) youth prefer mobile phones more to buy, 6 youth perfect home appliance more to buy, 10.7% (6) youth prefer beauty products more, 7.1% (4) youth prefer food product more to buy, 5.4% (3) youth perfect earphones more to buy, 3.6% (2) youth prefer footwear more and 1.8% (1) youth prefer more on smart watches to buy.

Table no. 9

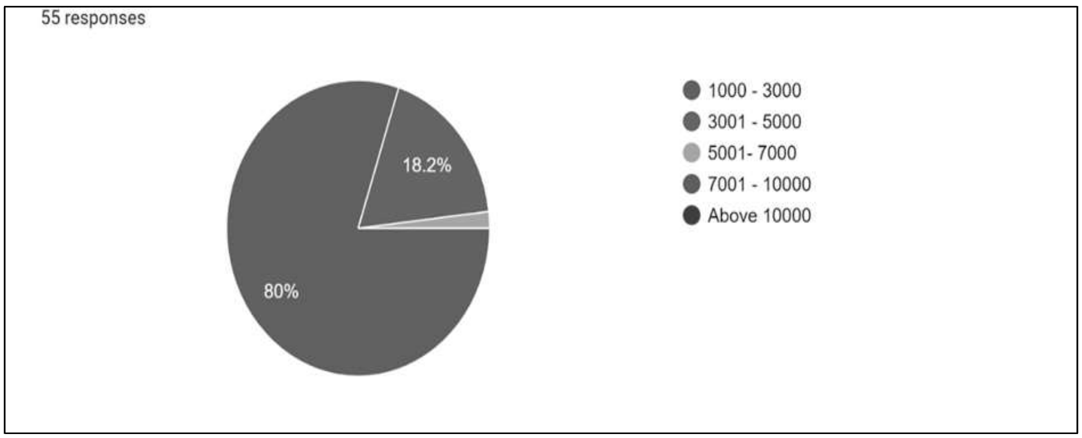


Sr. No	How much time you spend on online shopping (Weekly)	Percentage (%)
1	1 hour a day	16.1%
2	2 to 3 day	3.6%
3	Once in a week	69.6%
4	2 to hours in a week	10.7%

- Analysis

From the above table and figure it concluded that 69.6% (39) youth spend once in a week for online shopping, 16.1% (9) youth spend 1 hour a day for online shopping in weekly, 10.7% (6) youth spend 2 to 3 hours in a week for online shopping and only 3.6 (2) youth spend 2 to 3 days for online shopping.

Table no.10



Sr. No	How much you spend on digital shopping (Monthly)	Percentage (%)
1	1000 - 3000	80%
2	3001 - 5000	18.2%
3	5001 - 7000	1%
4	7001 - 10000	0%
5	Above 10000	0%

- Analysis

  From the above table and figure it concluded that 80% (44) of youth spend in between 1000-3000 monthly on online shopping, 18.2% (10) youth spend in between 3001-5000 monthly on online shopping and only1% (1) youth spend in between 5001-7000 monthly on online shopping.

Chapter- 5

5.1 Conclusion

- In today's world, digital marketing is highly vital.
- Unlike traditional marketing, it helps focus on youth with a worldwide reach, resulting in significant revenue with low expenditure.
- It is conversion-driven and easily tractable.
- With digital marketing, damage control is also simple.
- Youth are greatly influenced by digital marketing.
- Majority respondents are female, male are less.
- It means female are most influenced by Digital Marketing.
- Maximum age group are in between 15-20.
- It means 15-20 age group are more used to of Digital Marketing.
- Most respondents are aware about Digital Marketing.
- Very less respondents are not aware about Digital Marketing.
- Every respondents have purchased over online.
- Every respondents once have purchased on online.
- Most respondents often do online shopping.
- Most respondents do shop once a month.
- Some respondents shop 2 to 3 times a month.
- And some respondents do shopping less than a month.
- Very few respondent do online shopping more than once a month.
- It mean every respondents have done online shopping.
- Majority respondents know digital marketing through Internet.
- Internet have influent on them.
- Some respondents know digital marketing through advertising.
- It means advertising played important role.
- Some respondents know through other.
- Very few respondents know through friends.

- Majority respondents spend more than 3 hours a day.
- And rest respondents spend less time than other respondents.
- Majority respondents buy clothes over internet.
- Some other respondents buy kitchen appliance.
- Other respondents buy books, beauty tools, cleaning supplies, Groceries and many more.
- Most respondents the factor price influenced to buy products over online.
- For some respondents 24x7 factors influenced to buy products on online.
- And for other quality and time reduce factors influenced them to buy on online.
- Maximum respondent's clothes product they prefer more.
- And for some other respondents mobile phones, footwear, beauty products, home appliances and many more products that they prefer more.
- Majority respondents spend time once in a week for online shopping.
- Majority respondents spend 1000-3000 in between for online shopping, monthly.

5.2 Suggestions

❖ For companies,

- When it comes to digital marketing, a plan is at the heart of everything you do every marketing action you take should be linked to your plan and function as a team in a well-oiled marketing engine.
- Isn't it true that once you've built a strong digital marketing plan, you're set to go? Not at all.
- Consider your plan to be a live document that is modified when new information becomes available.
- Nothing you do matters unless it produces results that fit your company's long-term objectives, which is why our second recommendation is to prioritise results over all other indicators.

❖ For website,

- Know your customers and match your content strategy on the journey of customers.
- Don’t just write about your product or service.
- Instead, invest time on learning what your customer actually wants and develops aligns these with your brand.
- Focus on long term because it generate attention towards customers.

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Referred Book

Shradha Jain, Vinit Upadhyay and Miloni Shah. “E-commerce and Digital Marketing”

Annexure

Demography

Name:

Gender

- Male
- Female

Age:

- 15-20
- 21-25
- 26-30
- 31-35

Questionnaire

1) Are you aware about Digital Marketing?
    - Yes
    - No

   Have you ever purchased over online?
    - Yes
    - No
2) How often do you shop Online?
    - Once a week

- More than once a week
- 2 to 3 times a month
- Less than once a month
- Once a month

3) How do you know about Digital Marketing?
    - Friends
    - Internet
    - Advertising
    - Other
4) How many hours a day would you spend on Internet?
    - Less than 30 minutes
    - 1 hour
    - 2 hours
    - More than 3 hours
5) What all products you buying over Internet?
    - Groceries
    - Books
    - Cleaning Supplies
    - Clothes
    - Electronics
    - Gift Cards
    - Wine
    - Pet Food
    - Kitchen Appliances
    - Beauty Tools
6) What are the factors that influence you to buy the product over online?
    - Price
    - Quality
    - 24x7
    - Time Reduce
7) Which products you prefer more?
    - Earphones

- Video Game
- Beauty Products
- Sports and Fitness Goods
- Mobile Phones
- Food Product
- Home Appliance
- Footwear
- Clothes
- Smart watches

8) How much time you spend on online shopping (Weekly)
    - 1 hours a day
    - 2 to 3 day
    - Once in a week
    - 2 to 3 hours in a week
9) How much amount you spend on digital shopping (Monthly)
    - 1000-3000
    - 3001-5000
    - 5001-7000
    - 7001-10000
    - Above 10000

Smt. Durgadevi Sharma Charitable Trust's

Chandrabhan Sharma College

of Arts, Science & Commerce

(Affiliated to the University of Mumbai)

NAAC ACCREDITED 'B+'GRADE(FIRST CYCLE)

"A STUDY ON DEPOSITS OFFERED BY DECCAN MERCHANT CO-OPERATIVE BANK LTD"

A Project submitted to

University of Mumbai for partial completion of the degree of Bachelor in Commerce (Accounting and Finance) Under the Faculty of Commerce

Submitted by

VINAY YADAV

Under the guidance of

RAVI VISHWAKARMA

Academic Year: 2021 – 2022

CSC Chandrabhan Sharma College Arts, Science & Commerce

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NAAC ACCREDITED 'B+'GRADE(FIRST CYCLE)

CERTIFICATE

This is to certify that **VINAY YADAV** has worked and duly completed her/his Project Work for the degree of Bachelor of Accounting and Finance under the Faculty of Commerce and her/his project is entitled **"A STUDY ON DEPOSITS OFFERED BY DECCAN MERCHANT CO-OPERATIVE BANK LTD"** under the supervision of **PROF . RAVI VISHWAKARMA** The information contained in this Project Work is true and original to the best of our knowledge and belief.

Date of Submission: 8^{th} March, 2022 .

Signature of Project Guide

I/C PRINCIPAL
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of Arts, Science & Commerce
Powai-Vihar, Powai, Mumbai - 400 076
Tel. 25704526 / 25704530

Signature of Principal

T.U. Shah

Signature of Course Coordinator

Thukreja

Signature of Examiner

CHANDRABHAN SHARMA COLLEGE POWAI

DECLARATION

I, the undersigned **VINAY YADAV** Student of Chandrabhan Sharma College of Arts, Commerce & Science, hereby declare that the work embodied in this project work titled **"A STUDY ON DEPOSITS OFFERED BY DECCAN MERCHANT CO-OPERATIVE BANK LTD"** forms my own contribution to the research work carried out under the guidance of **Mr. Ravi Vishwakarma** is a result of my own research work and has not been previously submitted to any other University for any other Degree/ Diploma to this or any other University.

Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Place: Mumbai **Signature of Student**

Date: 8th March, 2022 .

ACKNOWLEDGEMENT

To list who all have helped me is difficult because they are so numerous and the depth is so enormous.

I would like to acknowledge the following as being idealistic channels and fresh dimensions in the completion of this project.

I take this opportunity to thank the University of Mumbai for giving me chance to do this project.

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I would like to thank my College Library, for having provided various reference books and magazines related to my project.

Lastly, I would like to thank each and every person who directly or indirectly helped me in the completion of the project especially my Parents and Peers who supported me throughout my project.

INDEX

CHAPTER 1

1. INTRODUCTION

1.1 INTRODUCTION TO BANKING INDUSTRY

WHAT IS BANKING?

Banking in a traditional sense is the business of accepting deposits of money from public For the purpose of lending and investment. These deposits can have a distinct feature like being withdrawn able by cheques, which no other financial institution can offer. In Addition, banks also offer financial services, which include:

The Issue of demand draft &traveler'scheque.
Credit cards
Collection of cheques, bill of exchange.
Safe deposit lockers
Custodian services.
Investment and Insurance Services.

The business of banking is highly regulated since banks deal with money offered to them by the public and ensuring the safety of this public money is one of the prime responsibilities of any bank. That is why banks are expected to be prudent in their leading and investment activities. Every bank has a compliance department, which is responsible to ensure that all the services offered by the bank, and the processes followed are in compliance with the local regulations and the Bank's corporatepolicy.

The major regulations and act govern the banking business are:-

- Banking Regulation Act, 1949
- Foreign Exchange Management Act, 1999
- Indian Contract Act
- Negotiable Instruments Act, 1881

Bank lends money either for productive purposes to individual, firms, Corporate etc. for buying house property, cars and other consumer durables and for investment Purposes to individuals and the others. However, banks do not finance any Speculative activity. Lending is risk taking. The depositors of banks are also assured of safety of their money by deploying some percentage of deposit in statutory Reserves like SLR & CLR.

1.2 STANDARD ACTIVITIES OF BANK

Banks act as payment agents by conducting checking or current accounts for customers, paying cheques drawn by customers on the bank, and collecting cheques deposited to customers' current accounts. Banks also enable customer payments via other payment methods such as telegraphic transfer, and ATM.

Banks borrow money by accepting funds deposited on current accounts, by accepting term deposits, and by issuing debt securities such as banknotes and bonds. Banks lend money by making advances to customers on current accounts, by making installment loans, and by investing in marketable debt securities and other forms of money lending. Banks provide almost all payment services, and a bank account is considered indispensable by most businesses, individuals and governments. Non-banks that provide payment services such as remittance companies are not normally considered an adequate substitute for having a bank account.

Banks borrow most funds from households and non-financial businesses, and lend most funds to households and non-financial businesses, but non-bank lenders provide a significant and in many cases adequate substitute for bank loans, and money market funds, cash management trusts and other non-bank financial institutions in many cases provide an adequate substitute to banks for lending savings too.

1.3 REVENUE GENERATION

A bank can generate revenue in a variety of different ways including interest, transaction fees and financial advice. The main method is via charging interest on the capital it lends out to customers. The bank profits from the differential between the level of interest it pays for deposits and other sources of funds, and the level of interest it charges in its lending activities.

This difference is referred to as the spread between the cost of funds and the loan interest rate. Historically, profitability from lending activities has been cyclical and dependent on the needs and strengths of loan customers and the stage of the economic cycle. Fees and financial advice constitute a more stable revenue stream and banks have therefore placed more emphasis on these revenue lines to smooth their financial performance

1.4 RISK AND CAPITAL

Banks face a number of risks in order to conduct their business, and how well these risks are managed and understood is a key driver behind profitability, and how much capital a bank is required to hold. Some of the main risks faced by banks include:

Credit risk: risk of loss arising from a borrower who does not make payments as promised.

Liquidity risk: risk that a given security or asset cannot be traded quicklyenough in the market to prevent a loss (or make the required profit).

Market risk: risk that the value of a portfolio, either an investment portfolio ora trading portfolio, will decrease due to the change in value of the market risk factors.

Operational risk: risk arising from execution of a company's businessfunctions.

The capital requirement is a bank regulation, which sets a framework on how banks and depository institutions must handle their capital. The categorization of assets and capital is highly standardized so that it can be risk weighte

1.5 ECONOMIC FUNCTIONS OF BANKS

The economic functions of banks include:

- Issue of money, in the form of banknotes and current accounts subject to cheque or payment at the customer's order. These claims on banks can act as money because they are negotiable or repayable on demand, and hence valued at par. They are effectively transferable by mere delivery, in the case of bank notes, or by drawing a cheque that the payee may bank or cash.

- Netting and settlement of payments – banks act as both collection and paying agents for customers, participating in interbank clearing and settlement systems to collect, present, be presented with, and pay payment instruments. This enables banks to economies on reserves held for settlement of payments, since inward and outward payments offset each other. It also enables the off setting of payment flows between geographical areas, reducing the cost of settlement between them.

- Credit intermediation – banks borrow and lend back-to-back on their own account as middle men.

Credit quality improvement – banks lend money to ordinary commercial and personal borrowers (ordinary credit quality), but are high quality borrowers. The improvement comes from diversification of the bank's assets and capital which provides a buffer to absorb losses without defaulting on its obligations. However, banknotes and deposits are generally unsecured; if the bank gets into difficulty and pledges assets as security, to raise the funding it needs to continue to operate, this puts the note holders and depositors in an economically subordinated position.

1.6 BANKING IN INDIA:-

Banking means accepting for the purpose of landing or investment of deposits of money from the public repayable on demand or otherwise one withdraw able by cheque, draft or otherwise.

Banking in India has its origin as early as the Vedic period. It is believed that the transaction

From money lending to money banking must have occurred even before Manu, the great Hindu Jurist, who has devoted a section of his work to deposits and advances and laid down the rules relating to rate of interest, During Mugal Period, the native bankers played a very important role in lending money and finance foreign trade and commerce. During the days of the east- India Company, it was the turn of the agency house to carry on the banking business the general bank of India was the first joint stock bank to be established in the year 1786. The others that followed were the Bank of Hindustan and the Bengal Bank. The Bank of Hindustan is reported to have continued till 1906 while the other two failed in the meantime. In the first half of the 19th century the east-India

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company established three banks, the Bank of Bengal in 1809, the Bank of Bombay in 1840 and the banks of Madras in 1843.

These three banks are also known as the presidency banks were amalgamated in 1920 and a new Bank – the imperial bank of India established ion 27th January 1921.

With the passing of the state bank act 1955 the under taking of the imperial Bank of India is taken over by the newly constituted the state bank of India.

1.7 NATIONALIZATION

The GOI issued an ordinance and nationalized the 14 largest commercial banks with effect from the midnight of July 19, 1969. Jayaprakash Narayan, a national leader of India, described the step as a "masterstroke of political sagacity." Within two weeks of the issue of the ordinance, the Parliament passed the Banking Companies (Acquisition and Transfer of Undertaking) Bill, and it received the presidential approval on 9 August 1969.

A second dose of nationalization of 6 more commercial banks followed in 1980. The stated reason for the nationalization was to give the government more control of credit delivery. With the second dose of nationalization, the GOI controlled around 91% of the banking business of India. Later on, in the year 1993, the government merged New Bank of India with Punjab National Bank. It was the only merger between nationalized banks and resulted in the reduction of the number of nationalized banks from 20 to 19. After this, until the 1990s, the nationalized banks grew at a pace of around 4%, closer to the average growth rate of the Indian economy

1.8 LIBERALIZATION

In the early 1990s, the then Narsimha Rao government embarked on a policy of liberalization, licensing a small number of private banks. These came to be known as New Generation tech-savvy banks, and included Global Trust Bank (the first of such new generation banks to be set up), which later amalgamated with Oriental Bank of Commerce, Axis Bank(earlier as UTI Bank), ICICI Bank and HDFC Bank.

This move, along with the rapid growth in the economy of India, revitalized the banking sector in India, which has seen rapid growth with strong contribution from all the three sectors of banks, namely, government banks, private banks and foreign banks.

The next stage for the Indian banking has been set up with the proposed relaxation in the norms for Foreign Direct Investment, where all Foreign Investors in banks may be given voting rights which could exceed the present cap of 10%, at present it has gone up to 74% with some restrictions.

The new policy shook the Banking sector in India completely. Bankers, till this time, were used to the 4-6-4 method (Borrow at 4%; Lend at 6%; Go home at 4) of functioning. The new wave ushered in a modern outlook and tech-savvy methods of working for traditional banks. All this led to the retail boom in India. People not just demanded more from their banks but also received more.

Currently (2007), banking in India is generally fairly mature in terms of supply, product range and reach-even though reach in rural India still remains a challenge for the private sector and foreign banks. In terms of quality of assets and capital adequacy, Indian banks are considered to have clean, strong and transparent balance sheets relative to other banks in comparable economies in its region. The Reserve Bank of India is an autonomous body, with minimal pressure from the government. The stated policy of the Bank on the Indian Rupee is to manage volatility but without any fixed exchange rate-and this has mostly been true.

With the growth in the Indian economy expected to be strong for quite some time-especially in its services sector-the demand for banking services, especially retail banking, mortgages and investment services are expected to be strong. One may also expect M & As, takeovers, and asset sales.

In March 2006, the Reserve Bank of India allowed Warburg Pinups to increase its stake in Kotak Mahindra Bank (a private sector bank) to 10%. This is the first time an investor has been allowed to hold more than 5% in a private sector bank since the RBI announced norms in 2005 that any stake exceeding 5% in the private sector banks would need to be vetted by them.

In the Indian Banking Industry some of the Private Sector Banks operating are IDBI Bank, ING Vysya Bank, SBI Commercial and International Bank Ltd, Bank of Rajasthan Ltd. and banks from the Public Sector include Punjab National bank, Vijaya Bank, UCO Bank, Oriental Bank, Allahabad Bank among others. ANZ Grindlays Bank, ABN-AMRO Bank, American Express Bank Ltd, Citibank are some of the foreign banks operating in the Indian Banking Industry.

1.9 INDIAN BANKING INDUSTRY

The Indian Banking system has the Reserve Bank of India (RBI) as the apex body for all Matters relating to the banking system. It is the Combination of Banks of India and bankers to all others banks as well.

The Indian Banking industry, which is governed by the Banking Regulation Act of India, 1949 can be broadly classified into two **major categories, non-scheduled banks and scheduled banks**.

1. Schedule Banks:-

These banks must have paid-up capital and reserve of mot less than Rs. 50, 00,000. They must satisfy the RBI than its affairs are mot conducted in a manner detrimental to the interests of its depositors. These are further classified as follow:

State co-operative Banks

Commercial Banks

Scheduled banks comprise commercial banks and the co-operative banks. In terms of ownership, commercial banks can be further grouped into nationalized banks, the State Bank of India and its group banks, regional rural banks and private sector banks (the old/ new domestic and foreign). These banks have over 67,000 branches spread across the country in every city and villages of all nook and corners of the land.

2. Non-Scheduled Banks:-

These are banks, which are not included in the second schedule of the Banking Regulations Act, 1965. It means they do not satisfy the conditions laid down by that schedule. They are further classified as back:

Central co-operative banks and primary credit societies

Commercial Banks

1.10 COMMERCIAL BANKS

Commercial Banks in India are broadly categorized into Scheduled Commercial Banks and Unscheduled Commercial Banks. The Scheduled Commercial Banks have been listed under the Second Schedule of the Reserve Bank of India Act, 1934. The selection measure for listing a bank under the Second Schedule was provided in section 42 (60 of the Reserve Bank of India Act, 1934. The modern Commercial Banks in India cater to the financial needs of different sectors. The main functions are:

- transfer of funds
- acceptance of deposits
- offering those deposits as loans for the establishment of industries
- Purchase of houses, equipment, capital investment purposes etc.
- The banks are allowed to act as trustees. On account of the knowledge of the financial market of India the financial companies are attracted towards them to act as trustees to take the responsibility of the security for the financial instrument like a debenture.
- The Indian Government presently hires the commercial banks for various purposes like tax collection and refunds, payment of pensions etc.

1.11 CURRENT SCENARIO

The industry is currently in a transition phase. On the one hand, the PSBs, which are the mainstay of the Indian Banking system, are in the process of shedding their flab in terms of excessive manpower, excessive non Performing Assets (NPAs) and excessive governmental equity, while on the other hand the private sector banks are consolidating themselves through mergers and acquisitions.

PSBs, which currently account for more than 78 percent of total banking industry assets are saddled with NPAs (a mind-boggling Rs 830 billion in 2000), falling revenues from traditional sources, lack of modern technology and a massive workforce while the new private sector banks are forging ahead and rewriting the traditional banking business model by way of their sheer innovation and service. The PSBs are of course currently working out challenging strategies even as 20 percent of their massive employee strength has dwindled in the wake of the successful Voluntary Retirement Schemes (VRS) schemes.

Private sector Banks have establish internet banking, phone banking, anywhere banking, and mobile banking, debit cards, Automatic Teller Machines (ATMs) and combined various other services and integrated them into the mainstream banking arena, while the PSBs are still grappling with disgruntled employees in the aftermath of successful VRS schemes. Also, following India’s commitment to the W To agreement in respect of the services sector, foreign banks, including both new and the existing ones, have been permitted to open up to 12 branches a year with effect from 1998-99 as against the earlier stipulation of 8 branche

1.2 CO-OPERATIVE BANKS

The Cooperative Bank

Co-operative banks are small-sized units organized in the co-operative sector which operate both in urban and non-urban centers. These banks are traditionally centered on communities, localities and work place groups and they essentially lend to small borrowers and businesses.

The term Urban Co-operative Banks (UCBs), though not formally defined, refers to primary cooperative banks located in urban and semi-urban areas. These banks, until 1996, could only lend for non-agricultural purposes.

However, today this limitation is no longer prevalent. While the co-operative banks in rural areas mainly finance agricultural based activities including farming, cattle, milk, hatchery, personal finance, et cetera, along with some small scale industries and self-employment driven activities, the co-operative banks in urban areas mainly finance various categories of people for self-employment, industries, small scale units and home finance.

Cooperative Banks in India are registered under the Co-operative Societies Act. The cooperative bank is also regulated by the RBI. They are governed by the Banking Regulations Act 1949 and Banking Laws (Co-operative Societies) Act, 1965
These banks provide most services such as savings and current accounts, safe deposit lockers, loan or mortgages to private and business customers. For middle class users, for whom a bank is where they can save their money, facilities like Internet banking or phone banking is not very important.

Co-operative banks function on the basis of 'no-profit no-loss'. Co-operative banks, asa principle, do not pursue the goal of profit maximization. Therefore, these banks do not focus on offering more than the basic banking services. So, co-operative banks finance small borrowers in industrial and trade sectors, besides professional and salary classes.

Co-operative banks differ from stockholder banks by their organization, their goals, their values and their governance. In most countries, they are supervised and controlled by banking authorities and have to respect prudential banking regulations, which put them at a level playing field with stockholder banks. Depending on countries, this control and supervision can be implemented directly by state entities or delegated to a co-operative federation or central body.

Even if their organizational rules can vary according to their respective national legislations, co-operative banks share common feature.

1.1 FEATURES OF CO-OPERATIVE BANK

- **Customer-owned entities:** in a co-operative bank, the needs of the customers meet the needs of the owners, as co-operative bank members are both. As a consequence, the first aim of a co-operative bank is not to maximize profit but to provide the best possible products and services to its members. Some co-operative banks only operate with their members but most of them also admit non-member clients to benefit from their banking and financial services.

- **Democratic member control:** co-operative banks are owned and controlled by their members, who democratically elect the board of directors. Members usually have equal voting rights, according to the co-operative principle of “one person, one vote”.

- **Profit allocation:** in a co-operative bank, a significant part of the yearly profit,benefits or surplus is usually allocated to constitute reserves.

  A part of this profit can also be distributed to the co-operative members, with legal or statutory limitations in most cases.

  Profit is usually allocated to members either through a patronage dividend, which is related to the use of the co-operatives products and services by each member, or through an interest or a dividend, which is related to the number of shares subscribed by each member. Co-operative banks are deeply rooted inside local areas and communities.

They are involved in local development and contribute to the sustainable development of their communities, as their members and management board usually belong to the communities in which they exercise their activities. By increasing banking access in areas or markets where other banks are less present – SMEs, farmers in rural areas, middle or low income households in urban areas - co-operative banks reduce banking exclusion and foster the economic ability of millions of people. They play an influential role on the economic growth in the countries in which they work in and increase the efficiency of the international financial system. Their specific form of enterprise, relying on the above-mentioned principles of organization, has proven successful both in developed and developing countries.

The Cooperative banks in India started functioning almost 100 years ago. The Cooperative bank is an important constituent of the Indian financial system judging by the role assigned to cooperative, the expectations the cooperative is supposed to fulfill,their number, and the number of offices the cooperative bank operate Though the cooperative movement originated in the West, but the importance of such banks have assumed in India is rarely paralleled anywhere else in the world.

The cooperative banks in India play an important role even today in rural financing the Businesses of cooperative bank in the urban areas also have increased phenomenally in recent years due to the sharp increase in the number of primary co-operative banks.

Cooperative Banks in India are registered under the Co-operative Societies Act. The cooperative bank is also regulated by the RBI. They are governed by the Banking Regulations Act 1949 and Banking Laws (Co-operative Societies) Act, 1965.

Cooperative banks in India finance rural areas under:

Farming

Cattle

Milk

Hatchery

Personal finance

- **Primary urban cooperative bank:** The term Urban Co-operative Banks (UCBs),though not formally defined, refers to primary cooperative banks located in urban and semi-urban areas. These banks, till 1996, were allowed to lend money only for non-agricultural purposes. This distinction does not hold today. These banks were traditionally centered around communities, localities work place groups. They essentially lent to small borrowers and businesses. Today, their scope of operations has widened considerably.

- **Primary agriculture credit societies:** Agriculture continues to be the most vital sector of Indian economy, contributing a major share to our national income and also providing livelihood to the majority of our population. A strong base of agriculture growth is must for the overall economic development in a country like India. So to help the farmers and make the financial help for them these cooperative societies are established .these societies finance farmers not only for their short term

  requirements (use of improved seeds, fertilizers, insecticides, etc.)but for medium and long term(irrigation and land development activities)activities also.

- **District central cooperation bank:** These are the principal co-operative societies in the districts, in a state, the primary object of which is financing other co-operatives, particularly the PCAs in the district. The DCCBs came in to existence after the passing of Co-operative Societies Act1912. These institutions also undertake banking business.

  These institutions act as Balancing Centers of Finance at the district level. They provide the short term and medium term credit to the agriculturists. They also supervise the PCAs in the districts.

- **State cooperative bank:**The state cooperative bank is the apex body of cooperative bank in any state. The long-term cooperative credit structure has two tiers in many states with Primary Cooperative Agriculture and Rural Development Banks (PCARDB) at the primary level and State Cooperative Agriculture and Rural Development Bank at the state level. under the Banking Regulation Act 1949, only State Cooperative Apex Banks, District Central Cooperative Banks and select Urban Credit Cooperatives are qualified to be called as banks in the cooperative sector.

- **Land development bank:** The long term credit needs of the agricultural sector are met by another type of co-operative institutions known as Land Development Banks. The Land Development Banks meet the requirements of the farmers for developmental purposes viz., provision of equipment like pump-sets, tractors and machinery and land improvement in the form of leveling, bundling, reclamation of land, fencing, sinking of new wells and repairs to old wells, Loans are granted on the security of mortgage of immovable property of the farmers.

1.3 DEPOSIT SCHEMES

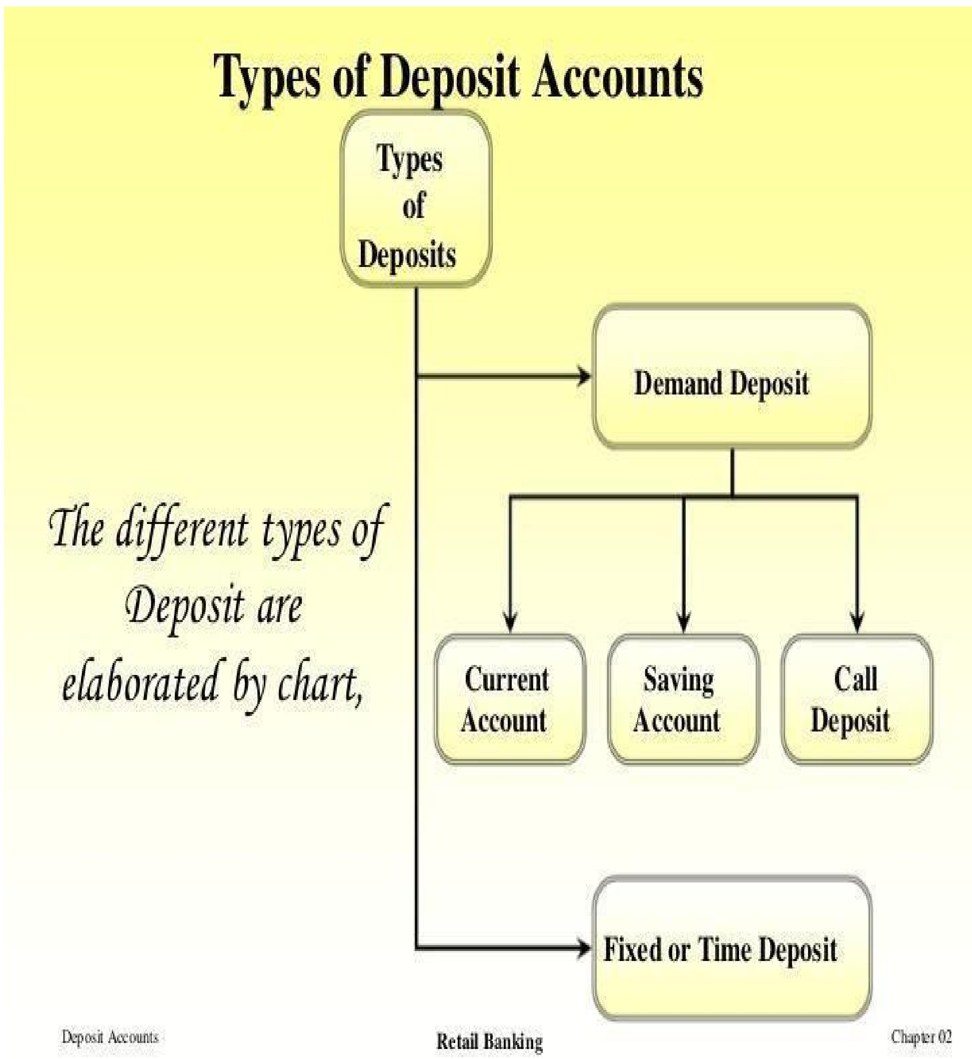
A deposit scheme is an account at a banking institution that allows money to be held on behalf of the account holder. Some banks charge a fee for this service, while others may pay the client interest on the funds deposited. The account holder retains rights to their deposit, although restrictions placed on access depend upon the terms and conditions of the account and the provider. The banking terms "deposit" and "withdrawal" actually tend to obscure the economic substance and legal essence of transactions in a deposit account. From a legal and financial accounting standpoint -- and as counter-intuitive as it may seem -- the term deposit is actually used by the banking industry in financial statements to describe the liability owed by the bank to its depositor, and not the funds (whether cash or cheques) themselves, which are shown an asset of the bank

Typically, an account provider will not hold the entire sum in reserve, but will loan the money out at interest to other clients, in a process known as fractional-reserve banking. It is this process it allows providers to pay out interest on deposits. By transferring the ownership of deposits from one party to another, they can replace physical cash as a method of payment.

In fact, deposits account for most of the "money supply in use today. From an economic standpoint, the bank has essentially created "economic money". There are various ways in which bank deposits arise. Customers may deposit actual cash or they may deposit rights to receive cash; these rights to receive cash may be in the form of a cheque, a bill, a promissory note owing to them, etc. deposits may also arise out of loans granted by the bank or through the process of
discounting customer’s bills. In this case, they are known as created deposits. In actual practice, the amount of such deposits is much

larger than that of the deposits received in hard cash or in the form of rights to receive cash. Typically, an account provider will not hold the entire sum in reserve, but will loan the money out at interest to other client and it is the process which allows providers to pay out interest on deposits. So it is said "Loans are the children of deposits and deposits are the children of loans".

1.3.1 DIFFERENT TYPES OF DEPOSIT ACCOUNTS



DEMAND DEPOSIT

CURRENT ACCOUNT DEPOSIT: Current account or cheque account is a deposit account held at a bank or other financial institution, for the purpose of securely and quickly providing frequent access to funds on demand, through a variety of different channels. Because money is available on demand these accounts are also referred to as demand accounts or demand deposit accounts.

Current account is the name given to a transactional account in the UK and countries with a UK banking heritage offering various flexible payment methods to allow customers to distribute money directly to others. Most current accounts have a cheque book and offer the facility to arrange standing orders, direct debits and payment via a debit card. Current accounts may also allow borrowing via an overdraft facility. Current account providers include banks, building societies and credit unions.

FEATURES AND ACCESS

All transactional accounts offer itemized lists of all financial transactions, either through a bank statement or a passbook. A transactional account allows the account holder to make or receive payments by:

Cash money (banknotes)

Cheque and money order (paper promise to pay)

Direct debit (pre-authorized debit)

Standing order (automatic funds transfer)

ATM card or debit card (cashless direct payment at a store or merchant)

SWIFT - International account to account transfer.

SAVINGS DEPOSIT: Savings accounts are accounts maintained by commercial banks, savings and loan associations, credit unions, and mutual savings banks that pay interest but cannot be used directly as money. These accounts let customers set aside a portion of their liquid assets that could be used to make purchases while earning a monetary return.

FEATURES

Obtaining funds held in a savings account may not be as convenient as from a demand account. For example, one may need to visit an ATM or bank branch, instead of writing a cheque or using a debit card. However, this transference is easy enough that savings accounts are often termed near money

Some savings accounts require funds to be kept on deposit for a minimum length of time, but most permit unlimited access to funds. True savings accounts do not offer cheque-writing privileges, although many institutions will call their higher-interest demand accounts or money market accounts "savings accounts."

All savings accounts offer itemized lists of all financial transactions, traditionally through a passbook, but also through a bank statement.

TIME DEPOSIT

FIXED DEPOSITS: A time deposit (also known as a term deposit, particularly inCanada, Australia and New Zealand is a money deposit at a banking institution that cannot be withdrawn for a certain "term" or period of time. When the term is over it can be withdrawn or it can be held for another term. Generally speaking, the longer the term the better the yield on the money.

RECURRING DEPOSITS: The term recurring deposit means the customer means the customer can open an account and deposit a certain sum of money every month. After a certain period of time, say 1 years, or 3 years and 5 years, the accumulated amount along with interest is paid to the customer. It is helpful to the middle and poor sections of the people. The interest paid on such deposits is on cumulative basis.

1.3.2 OTHER TERMS USED IN BANKING

BRANCH BANKING

This refers to the practice of maintaining physical locations where customers can receive a wide array of banking and financial services, such locations are described as branches. They may provide access to a combination of cash machines, telephone banking, counter services and financial advice

CASH MACHINES

Cash machines are electronic devices that allow bank customers to make cash withdrawals and check their account balances without the need for a Human teller. Many also allow people to deposit cash or cheques, transfer money between their bank accounts, top up their mobile phones' prepaid accounts or even buy postage stamps.

INTERNET BANKING

Internet or Online banking describes the use of a bank's secure website to view balances and statements, perform transactions and payments, and various other facilities. This can be very useful, especially for banking outside bank hours and banking from anywhere where internet access is available. Since the internet revolution most retail banking institutions offer access to current accounts via online banking.

TELEPHONE BANKING

Telephone banking is the term applied to specific provision of banking services over the telephone. In many cases such calls are to a call Center or automated service, although some institutions continue to answer such calls in their branches. Often call Center opening times are considerably longer than branches, and some firms provide these services on a 24 hour basis.

OVERDRAFTS

An overdraft occurs when withdrawals from a bank account exceed the available balance. This gives the account a negative balance and in effect means the account provider is providing credit. If there is a prior agreement with the account provider for an overdraft facility, and the amount overdrawn is within this authorized overdraft, then interest is normally charged at the agreed rate. If the balance exceeds the agreed facility then fees may be charged and a higher interest rate might apply.

1.3.3 DEPOSITORS' RIGHT

Deposits being the basic financial raw materials, depositors form the core for banking business. There is now an awakening on depositors' rights, rightly so, in the banks, as it is fulfillments of such rights which can enable an effective resource management mechanism in Banks. Further, the depositor, being a consumer of various products and services offered by the Bank, is entitled to the following rights:

- **RIGHT TO INFORMATION**

A depositor will have right to information about price, quality, quantity and standard of the products/services offered by the Bank to enable him / her to take an independent decision.

- **RIGHT TO CHOOSE**

A depositor will have the absolute freedom to choose among the various products and services offered by the Bank to suit his / her requirements.

- **RIGHT TO AVAIL /UTILIZE THE PRODUCTS AND SERVICES**

A depositor will have the right to avail/utilize the products/services chosen by him / her without any intervention / obstacle.

• **RIGHT TO BE HEARD AND REDRESSAL OF GRIEVANCES**

A depositor will have the right to be heard and seek redressal against deficient service poor quality of products and services, unfair Trade practices and unscrupulous exploitation.

1.4 THE DECCAN MERCHANTS CO-OPERATIVE BANK LTD

1.4.1 DECCAN MERCHANT BANKS, LOGO AND PICTURES

ESTD. : 1917

Deccan Bank

The Deccan Merchants Co-operative Bank Ltd.

Meaningful Relation..

1.4.2 HISTORY

The Deccan Merchants Co-operative Bank Ltd (DMCB) was founded in 1917 by Shri. Chintamanrao Samant and has the unique distinction of being a witness to history from India's freedom movement and the glorious chapter of post-independence India and is in the business for the past 90 years.

1.4.3 VISION & MISSION

The Deccan Merchants Co-operative Bank Ltd (DMCB) was founded in 1917 by Shri. Chintamanrao Samant and has the unique distinction of being a witness to history from India's freedom movement and the glorious chapter of post-independence India and is in the business for the past 90 years.

Today The DMCB has 15 locations, which includes Head office, Central Office, Data Center and 13 branches, branches spread over Mumbai, New Mumbai &Raigad and Pune Dist. The Bank has plans for moderate growth in branches, total business and profits. The bank has plans to open branches in Thane, Pune and Raigad region. All 13 branches are computerized with Total Branch Automation solution.

The Board of Directors and the management of the Bank continued to demonstrate their steady faith in the progress of the common man and the co-operative movement and they encouraged the shareholders to save despite all odds. Though bank has medium size banking business structure but has been successful to maintain the pleasant position in the changing scenario. The bank has always kept the respect of RBI norms and followed to match the expectation of regulators.

DMCB has plans to provide modern, competitive service for its retail and small-scale customers using IT as driver to provide the best customer conveniences. The bank started to incorporate Core Banking Solution (CBS) to achieve the projected business growth and to match the expectation of customers. The bank has started to implement the CBS in true centralized environment. Hon. Shri. K. D. More currently heads the Bank as a Chairman and has continuously adopted practice of fast and effective decision-making and has perfect futuristic view. He is basically a practical businessman and social worker having broad techno-banking vision. His work, views, practices are always supported by other colleagues in the board. Shri.More always considers opinion of each and every entity in the bank, and based on that he takes the effective decisions.

He always believes in the Team Work and Team Spirit. He and his team in the Board has planned to adopt modern technology and wish to start Internet Banking, ATM Services, Mobile/SMS Banking, Tele-Banking etc. within short span of time

Now shri. S. L. Abhang - General Manager have been handling day-to-day operations and have shown his manageability and effectiveness by maintaining strong position of the bank in this modern and competitive era.

1.4.4 ACHIEVEMENT

The Bank has received the certificate for its best practices from National Institute for Co-operative Development & Rural Management.

CHAPTER 2

REVIEW OF LITERATURE

A number of studies related to performance of co-operative banking sector in India have been conducted. Here, an attempt is being made to provide an overview of various aspects and issues of this study through the review of existing literature. Some of the main studies selected for review have been discussed below.

Bhatia (1978)[1] in his study titled, "Banking Structure and Performance − A Case Study Of the Indian Banking System" attempted to analyze the economic performance of Indian banking system as reflected by its output, price and profitability during the period 1950-68. He found that profit of the Indian banking system during the said period had an upward trend. The study suggested deregulation of interest rates to enhance the profitability of financial institutions and to ensure a competitive banking environment which would ultimately result in better services.

Kulkarni (1979)[2] in his study titled, "Development Responsibility and Profitability ofBanks" stressed upon social responsibilities of banking sector. He was of the view that looking for profit maximization only was not true profitability of banks as social benefits arising out of bank operations cannot be ignored. He observed that while fulfilling the social responsibility, banks should try to make the basic banking business as successful as possible, reduce cost, improve banking system and increase the overall profitability.

Markand (1979)[3] in his book titled, "Social Priority Index of Public Sector Banks"evaluated the performance of public sector banks. With the help of performance index consisting six quantitative indicators such as branch expansion, priority sector credit, and wage cost, he concluded that the priority sector financing was essential, and necessary. For better performance in this sector he suggested that lending power should be delegated to the branch managers.

Kalyankar (1983)[4]in his study titled, "WilfulDefault in Loans of Cooperatives"examined the trends in deposits, share capital, working capital, loans outstanding, advances, over dues and recoveries at the district level financing institutes. Socio economic factors responsible in projecting and promoting future development in the operations and approaches of the co-operative credit organizations were also considered to examine the specific progress made by Central Co-operative Bank of Parbhani District. The study revealed that the cropping intensity, irrigation facility and working capital of the societies were the major factors for explaining over dues at primary agricultural credit societies' level. The socio-economic factors were not responsible for increasing over dues at the borrowers' level, but over dues were mainly mounted due to the non-economic factors in case of wilful defaulters.

Kurulkar (1983)[5] in his published work on agricultural finance in backward region,reported glaring defects in the set-up of co-operative credit system. He pointed that out of the ten sample owners who obtained long- term credit from the co-operative banks, 30% could not secure short- term credit. Lack of short- term or production credit to the farmers who availed long-term credit resulted in lower output per acre, hereby resulting in over dues.

Reddy (1985)[6]in his study titled, "Overdues Appraisal and Management in Banking"analyzed the relationship between the lending and recovery of an apex bank. His findings suggested that the lending and recovery of the apex bank had not been proportionate, i.e., either the apex bank could not meet the entire credit needs of the primary banks or the latter could not borrow the funds from the apex bank.

The primary banks were constituted by people not for co-operative services but for their vested interests. With the help of Coefficient of Variation technique, he proved that there was a wide dispersion in lending followed by recovery. He finally concluded with the help of t-test that the association between lending and recovery was not satisfactory.

Chopra (1987)[7] in her book, studied operational efficiency of some selected publicsectors banks. She found the lack of professionalism in banking industry and stressed for the introduction of scientific management practices to enhance profits and profitability of public sector banks. She recommended comprehensive management of costs as well as earning of the banks.

Devadas (1987)[8] in his book titled, "Co-operative Banking and EconomicDevelopment" studied the role of Assam Co-operative Apex Bank Ltd. in economy of the State. He found that apart from working as a commercial bank it had to discharge three other functions, i.e., to finance primary credit societies, to act as banking Centre for primary societies, and to undertake supervision of primary societies. He found that bank had not been able to achieve much in these three fields due to lack of adequate support from government of the state.

Ramachandaran (1992)[9] in his paper titled, "Profit Planning as a Management Tool For Profit Maximization" tried to analyze profitability position of the banks. Increasing emphasis on goals, increase in establishment cost, NPAs, amount locked in sick units, unfavorable deposit mix, compliance to statutory requirements were some reasons, identified by him, for declining profitability. He suggested the following measures to redress the said problem:

(i) Diversification of business,

(ii) Interest to be paid by RBI on CRR/SLR balances,

(iii) Opting utilization of scarce resources by asset management,

(iv) Better funds management,

(v) Management of non-performing advances,

(vi) Professionalization of bank management,

(vii) Identification of loss centers,

(viii) Better role of government, and

(ix) Up gradation of skills and mechanism.

Balister et al. (1994)[10] conducted a study of over dues of loans in agriculture to examine the repayment performance of defaulters in three blocks of Agra district in Uttar Pradesh. They found that well-to-do agriculture families accounted for a large share of over dues. They accounted 37 per cent of total defaulters and 57 per cent of total over dues. Total amount of over dues and its relative share also increased during the period of study. Lack of proper supervision over end use of loan was identified a major reason for mis-utilization of credit which leads to increase in over dues.

Hundekar (1995)[11] suggested following points to improve the productivity of RRBs:

(a) Profit planning and cost control measures should be improved;

(b) Labor productivity improvement measures to be taken;

(c) To promote customer service by product development and diversification Strategies:

(d) Market development strategies for mobilizing more savings to be initiated;

(e) Management audit for controlling other administrative costs to be conducted;

(f) Streamline the recovery process; and

(g) The funds of banks should be effectively managed.

Patel (1995)[12]in his paper on viability of rural banking, inferred that low volume ofbusiness per branch and per employee and high level of credit deposit ratio were two major factors causing losses in rural banking system. He observed that relative share of non-farm sector loans in rural banks was going up.

Murthi and Saraswati (1996)[13]in their paper titled, "Reducing Overdues in CreditCo-operatives: Some Alternatives" undertook a study to evaluate the Quantitative Progress made in respect of supply of Institutional Credit. Using the secondary data made available by RBI in Statistical Statements relating to Co-operative Movement in India for a period of 6 years from 1978 to 1983 and assessing the Loaning Policies of Girijan Co-operative Corporation, Visakhapatnam, the study concluded that the progress in respect of supply of credit was phenomenal over the period of study but this progress pales into significance, if the magnitude of over dues was considered. It pointed out that the most unnerving aspect of institutional credit was the alarmingly high percentage of over dues, i.e., about 43% of loan recoverable in the second-half of the 80s in the case of co-operatives.

The study was conducted to find out whether it was possible to reduce over dues by (1) making co-operatives the exclusive institutions of economically weaker sections-BY RESTRUCTURING THEM; and (2) by effective changes in the Loaning Policies-BY REVAMPING THEM. The study suggested that making co-operatives as exclusive institutions of weaker sections, i.e. making them homogeneous would not result in decline in over dues, as mere homogeneity was not a sufficient condition. Further, regarding the Revamping of Loaning Policies, the results were quite impressive as it resulted in significant improvement in the Recovery Performance. It was finally concluded that the change of Loaning Policies like Induction of Liaison Workers, efforts of Elders Committee,

Motivated Management would not have helped recovery of loans in the absence of homogeneity.

Satyanarayane (1996)[14] studied productivity beyond per employee business, and suggested a model to measure overall efficiency of the banks. He emphasized that the size of the bank should be squared off while measuring efficiency of bank. According to him, Productivity of bank = (Average index market share of all the output factors/Average index market share of all the input factors) X 100 where, output factors were deposits, non-deposit working funds, loans & advances, investments, interest spread, non-interest income and the net profit. The input factors were network of branches, number of staff, wage bill, non-wage operating expenses, etc. In order to facilitate comparison of one bank with the other,

irrespective of size, the market share of each factor in percentage terms has to be taken into account instead of absolute levels.

Reddy and Reddy (1996)[15] in their study titled, "Nature and Dimensions of Wilful andNon-Wilful Default and Impact of Co-operative Credit Policy with reference to Nellore District of Andhra Pradesh" used multi-stage sampling technique and various statistical tools to examine the reasons for over dues. They concluded that landholding, cropping pattern, income from agriculture, number of dependent family members and political interference had direct influence on recovery position of co-operative banks. They suggested that management of these banks should adopt a co-operative friendly approach instead of market approach 'as self-help is the foundation stone of co-operative philosophy and peoples' participation at all levels of management will improve working culture of the co-operatives.

Das (1997)[16] in his paper, studied the productivity in nationalized banks. He observedthat labor productivity in nationalized banks, over the time, had not only remained low but also substantially declined. He advocated the restructuring of banks to improve productivity in Indian banks.

Ramamoorthy (1997)[17] in his paper titled, "Profitability and Productivity in IndianBanking – International Comparisons and Implications for Indian Banking" observed That the old order of regulated market banks were not conscious of their profitability and productivity levels. But new economic order has compelled these banks to shift towards market-oriented, commercially driven banking system. He also observed in his study that performance of banks operating in different economic systems with different levels of economic development and varying degrees of regulations were not comparable. The results further revealed that profitability of a bank was a function of allocation efficiency, volume of credit, provisioning for loan losses, interest rate movements and operating cost structure. He suggested that performance incentive plans, motivation, training and leadership of human resources and level of technology absorption can improve the productivity and profitability of the banks.

Yaron et al. (1997)[18] in their study titled, "Rural Finance: Issues, Design and BestPractices" emphasized upon the performance evaluation of the rural financial

institutions, to find out whether they have met their goal of expanding income and reducing poverty, and then to evaluate their opportunity cost. He studied two primary criteria, i.e., the level of outreach achieved among target clientele and self-sustainability of rural financial institutes.

Deolalkar (1998)[19] in his study titled, "The Indian Banking Sector on Road toProgress" observed that NPAs in Public Sector Banks were recorded at about `457 billion in 1998. About 70% of gross NPAs were locked up in "Hard Core" doubtful and loss assets, accumulated over years, pending either in courts or with Board for Industrial and Financial Reconstruction (BIFR). He further added that the main cause of NPAs in the banking sector was the DIRECTED LOANS SYSTEM, under which the commercial banks were required to supply a prescribed percentage of their credit (40%) to the Priority Sector. Such loans supplied to the micro sector were problematic of recoveries, especially when some of the units become sick or weak. These loans had led the borrowers to expect that like a non-refundable state subsidy, bank loans need not be repaid.

Pathania and Singh (1998)[20] in their study titled, "A Study of Performance of HP StateCo-operative Bank" observed that the performance of the Himachal Pradesh State Co-operative Bank Ltd. in terms of membership drive, share capital, deposit mobilization, working capital and advances has improved over the period of five years, i.e., 1991-92 to 1995-96. However, recovery performance was unsatisfactory and over dues had increased sharply. This was due to the after effects of loan waiver scheme. The pre member and per branch performance of the bank revealed that there is a significant growth in share capital, deposits, borrowings, advances and profits. They suggested that in the context of globalization and liberalization of economy, co-operative banks should ensure their business on healthy lines by having professional manpower, training and a sense of competition.

Satyanarayana (1998)[21]in his paper titled, "Profitability and Productivity Analysis ofBanks and Financial Institutions" developed a program to measure the profitability of financial sector institutions. He presented a simple but comprehensive framework of profitability analysis of a bank. He had suggested a three-tier framework to analyze the profitability of a bank or zone of a bank. The first part of the framework emphasized the computation of the profit earned, the second indicated the cost and yield parameters of funds and the final part depicted the return and appreciation to the shareholders of a bank

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Kapoor (1999)[22]in recognition of the relevance and catalytic role of cooperative banks in the development of agriculture and non-agriculture sector of Indian rural economy, Government of India on 9th April 1999, appointed a task force under the chairmanship of Jagdish Kapoor for revival of co-operative banks. The main objective of the committee was to review the functioning of co-operative credit structure and suggest measures to make them member driven professional business enterprises. The committee suggested as under:

1. The licensing of DCCBs be brought under the provision of Banking Regulation Act, 1949.

2. Bifurcation of DCCBs should be on the sole criterion of viability (not on political considerations).

3. DCCBs should be included in 2nd schedule of RBI Act.

4. Asset liability management should be implemented in the SCBs and DCCBs.

5. NABARD should establish a co-operative development fund.

6. RBI/NABARD should issue guidelines for a common accounting system in SCBs and DCCBs.

Niranjanraj and Chitanbaram(2000)[23]in their study titled, "Measuring thePerformance of DCCBs" observed that suitable models should be developed to evaluate the performance of co-operative banks. They considered 23 parameters falling into four major groups for measuring the performance of District Central Co-operative Banks and assigned appropriate weights to each parameter. They ranked 14 District Central Co-operative Banks of Kerala based on composite marks. They suggested that performance of co-operative banks should not be measured in terms of financial/ economic achievements only but their performance as co-operative organizations (social achievements) should also be evaluated.

Sathya Sai and Badatya (2000)[24]conducted a study regarding restructuring Rural CreditCo-operative Institutions. They analyzed performance of rural co-operative credit institutions on the basis of borrowings and lending operations, cost structure, financial viability, etc. and found that co-operative system, in general, had failed to perform its functions properly. They advised the co-operative banks to diversify their business and also to overcome internal (rising transaction cost, declining business level, mismanagement of over dues) and external (excessive bureaucratization, politicization) weaknesses.

Verma and Reddy (2000)[25]conducted a study analyzing the causes Overdues in Co-operatives under SWOOD, to assess recovery and NPAs position in these banks. Policy distortions in liberalized economy and inefficient management were identified as main reasons for poor recovery. Mis-utilization of credit, political interference at every level, successive crop failures, non-remunerative prices of agriculture produce, inadequate income and natural calamities, were some other factors, which affect the working culture of co-operative banks considerably. To improve the working of these banks, the study suggested that available credit size should be need based and production-oriented. Effective supervision of loans to minimize mis-utilization and close social relations with loan members were two other suggestions to improve the profitability and productivity of these banks.

Das (2001)[26]in his study titled, "A Study on the Repayment Behavior of SampleBorrowers of Arunachal Pradesh State Cooperative Apex Bank Limited", examined the repayment behavior of loaners, covering a period of 1994-95 to 1998-99. On the basis of primary data collected, researchers concluded that incidence of default was highest among borrowers for agriculture allied activities loans. Agriculture loaners, horticulture loaners, small business loaners and service sector loaners were ranked 2nd, 3rd, 4th and 5th in a descending order on the basis of percentage defaulters. Study further revealed that the number of defaulter loaners was highest in government sponsored schemes.

Viswanath(2001)[27]in his study titled, "An Analysis of Performance of AgriculturalCredit Cooperatives and their Overdues Problems in India" concluded that during the period 1950-51 to 1995-96, the total loans advanced by PACs increased from `24 crore to `14,201 crore i.e. 587 times, but unfortunately this increase was followed by a corresponding increase in over dues.

The results of Development Index in PACs of 16 states indicated that the performance of only 5 states, i.e., Karnataka, Gujarat, Tripura, Orissa, and Maharashtra was above the National average, while that of the remaining 11 states including Punjab were below the average.

Using correlation technique, the extent of relationship between over dues and four variables, i.e., number of societies, total membership, working capital and total amount of loans advanced was studied.

He concluded that there was a direct and positive link between over dues and membership on one hand, and over dues and working capital, amount of loans advanced on the other.

Lodha(2002)[28]inhis study titled "Social Lending –Its Relevance in DeregulatedEconomy" studied how far the two extremities, viz. profit maximization and social lending will co-exist in the deregulated market, particularly in a developing economy like India. He concluded that

(1) Social lending should continue despite reforms;

(2) Economic reforms should continue;

(3) Target lending should be abolished;

(4) Social lending should be confined to weaker sections only;

(5) Time bound lending with least formalities should be ensured;

(6) Lending decision should be based on cost benefit analysis;

(7) Subsidy in social lending should be scrapped;

(8) Loss making rural branches should be converted into satellite offices;

(9) Self- help groups should be encouraged; and

(10) Business hours and days should be changed to face competition.

Debasish (2003)[29] in his research paper titled, "Prime Determinants of Profitability in the Indian Commercial Banks" tried to develop a discriminant function for bank profitability using the most significant ratios/parameters.

The validity of the model was assessed by calculating the analysis sample (78 banks). The hit ratio for analysis sample was 49/78 = 62.82 per cent. The efficiency was judged on four major parameters: Liquidity of the bank, Return performance, Expense parameters, and Operational efficiency.

As per stepwise discriminant analysis, out of various measures, i.e., smallest F- Ratio, Mahalanobis Distance, and Wilk Lambda, the study employs Wilk Lambda with minimum value required for entry as 3.84 and maximum value for removal of the independent variable as 2.71. At each step the variable that minimizes

the overall Wilk Lambda is entered. The computation ends when any further entry of variables fails to minimize the Wilk Lambda.

Krishana et al. (2003)[30] in their research paper, "Performance of Regional RuralBanksin Karnataka – An Application of Principal Components and Discriminant Function Analysis" tried to identify the important discriminating characteristics of the two identified groups of Regional Rural Banks in the state of Karnataka.

They used the discriminate function approach and sought to obtain linear discriminate coefficient, such that the squared difference between the mean Z-score for the one group and the mean Z-score for the other group was as large as possible in relation to the variation of Z-scores within the groups.

They concluded that the number of employees per branch had maximum discriminating power to the extent of 55%, followed by amount of borrowings (18%), credit deposit ratio (14%) and income to expenditure ratio (13%).

Nair (2004)[31] in his paper titled, "Village Cooperatives – A Century of Service to theNation" observed that by 2004, the formal institutionalized co-operative sector completed a century of its service to the nation. Analyzing the progress of Primary Agricultural Co-operative Societies, he observed that during the half century spread over 1951-2001, the PACs made rapid strides in membership, owned funds, deposits, and channelizing production credit for farmers.

They were versatile in the sense; they can take up any type of rural financing and rural service activity at short notice and at lowest transaction cost. But besides excelling on all fronts, the co-operatives are feeling handicapped due to mounting NPAs.

The overdue loans of PACs increased to `95,899.60 million in 2000-01 as compared to `63.79 million indicated in 1950-51, thereby subjecting them to a sustained and systematic process of reviews, reorganization and restructuring.

Carlos et al. (2005)[32]studied productivity changes in European co- operative banks and concluded that an effective use of technology between 1996 and 2003 had increased productivity for majority of the European co-operative banks under study. An appropriate policy recommendation by the researchers was for larger or centralized co-operative banks to develop and franchise technology to smaller co-operatives.

Nabard (2005)[33]conducted a study "Development in Co-operative Banking", to evaluate the financial performance of 1872 urban co-operative banks and 1, 06,919 rural co-operative credit institutions.

The findings of the study revealed that in all financial institutions in the rural sector (SCBs, DCCBs, SCARDBS, and PCARDBS), percentage of NPAs in the substandard category declined, while it had increased in doubtful category.

NABARD was worried about deterioration in asset quality of these banks. However, all the institutions were able to meet the necessary provisioning requirements. It further highlighted that NPAs ratio in DCCBs varied significantly across the states from 5% to 68% at the end March 2004.

Only in four states (Haryana, Himachal Pradesh, Punjab and Uttaranchal), the NPA ratio was less than 10%. NABARD suggested that co-operative banks should implement One Time Settlement system (OTS) and refer small value advances to LokAdalats and high value advances

to Debt Recovery Tribunals (DRTS). Further, State Governments were requested to help co-operative banks in reducing NPAs by taking special recovery derives.

Prasad (2005)[34]in his research paper titled, "Cooperative Banking in a CompetitiveBusiness Environment" stated that the technology had made tremendous impact on the entire banking sector, which had thrown new challenges, due to which co-operative banks were constantly exposed to competition and risk management.

Therefore, they needed a combination of new technologies and better processes of credit and risk appraisal, treasury management, product diversification, internal control and external regulation along with infusion of professionalism.

In the present business environment, the co-operative banks should be backed by democratization, depoliticisation & decentralization so as to make them competitive.

He felt an urgent need for transformation in the mindset, identity, business operations, governance and systems & procedures, which will definitely boost the morale of co-operative banks to face environmental challenges.

Suryan and Veluraj (2005)[35] in their study titled, "Profitability Analysis of thePondicherry State Cooperative Bank", analyzed the performance of the bank from 1998-99 to 2002-03

.Various ratios, such as cost of management (total expenses) to working capital ratio, profit to working capital ratio, non-interest income to total income ratio, etc. were used to assess the general performance of the bank.

Spread and burden positions of the bank were also analyzed. They concluded that the profitability performance of the bank was impressive and bank was able to meet its obligations and norms.

The cost of management and establishment expenses got reduced during the period of study which further strengthened the profitability position of the bank.

Raul and Ahmed (2005)[36] conducted an empirical analysis of different aspects ofBank's performance in the Barak Valley, southern part of Assam in the context of national level performance of PSBs in particular during two distinct time periods, pre (1981-91) and post- (1992-2001) reform regimes, in their study titled, "Public Sectors Banks in India−Impact of Financial Sector Reforms".

They concluded that profitability of banks had come under reverse pressure and PSBs had witnessed a low percentage of profits to total assets during the post-reform years due to lower interest spread and greater priority sector landing.

They suggested that corporate governance should be implemented in these banks to encourage and pursue market discipline through transparency, consistency and accountability

They stressed greater autonomy for banks to lay down internal guidance and procedures for transparency, disclosures and risk management.

Bagchi (2006)[37] in his study titled "Agriculture and Rural Development areSynonymous in Reality: Suggested Role of CAs in Accelerating Process" analyzed the performance of Primary Agriculture Credit Societies, and observed that PACS could not match up to the increasing requirements of growth dimensions in the Agriculture /Rural development in the Post-independence period, although till the late 50s, they were the only available source of institutional rural finance.

Singh and Singh (2006)[38] in their study titled, "Funds Management in Central Co-operative Banks−Analysis of Financial Margin" attempted to estimate the impact of identified variables on the financial margin of the central co-operative banks in Punjab with the help of correlation and multiple step-wise regression approach. The ratio of own funds to working funds and the ratio of recovery to demand were observed to be having positive significant influence on financial margin, whereas over dues to total loans were found to be negatively associated with the concerned parameter. A high percentage of own funds and timely recovery of previous loans outstanding, as a source of funding new loans by the bank, increased the financial margin in these banks.

Heiko and Martin (2007)[39] of IMF conducted a study on co-operative banks and their financial stability. The study was based on individual bank data drawn from the Bank Scope Database for 29 major advanced economies and emerging markets that were members of the Organization for Economic Co-operation and Development (OECD).

They found that co-operative banks in advanced economies and emerging markets had higher scores than commercial banks, suggesting that co-operative banks were more stable. These findings, perhaps somewhat surprising at first, were due to much lower volatility of co-operative banks' returns, which offsets their relatively lower profitability and capitalization.

Shah (2007)[40]conducted a case study of Sangli and Buldhana District Central Co-operative Banks regarding the financial health of credit co-operatives in Maharashtra and found NPAs or over dues as the main factors for deterioration in health of these banks. The study revealed that both these banks showed a decline in their financial health and economic viability during the late nineties as against the early nineties period.

Kumar (2008)[41]in her thesis, worked on "Management of Non-Performing Advances − A Study of District Central Co-operative Banks of Punjab". A sample of ten DCCBs, i.e., five with high level of NPAs and five with low level of NPAs, was taken for the study. It was found that despite the best efforts, Central Co-operative banks had not succeeded in diversifying their business.

− The NPAs in crop loan were found to be the lowest, while these were the highest in non-farm sector loan. On the basis of stepwise multiple regressions, it was found that caste, education, amount and adequacy of loan were the main factors affecting repayment performance of the borrowers. She suggested that these banks should form a special cell to monitor NPAs and should take services of recovery agents.

Murthy (2008)[42]in his paper titled, "Rural Finance: A Remedial Measure for RuralPoor" focused on the role of financial services as key to enhancing economic development and reducing poverty in rural areas. Rural finance has often led the way in addressing social, gender and ethnic equity issues which hold families in poverty.

He, however, observed that the access was limited for poor households and for micro, small and medium enterprises. Despite rapid economic development in India the number of people living below the poverty line has decreased only slightly. While there was a numerically strong infrastructure of formal financial institutions in rural India,

they often lacked the capacity to provide adequate demand-oriented services. He recommended that the major constraint of such important rural finance agencies, i.e., lack of resources should be removed, by facilitating them to mobilize resources from capital market and other newer sources.

Rutamu and Ganesan (2008)[43]in their research article titled, "Profit and Profitability Of Cooperative Banks : The Case of Banques Popularizes (Peoples' Bank) of Rwanda" stated that financial institutions in general and banking sector in particular play a strategic role in the financing stage of capital formation.

In the banking sector, co-operative banks undertake the responsibility of mobilizing the scarce savings of the community and channelizing these savings for productive investment in the economy.

They discussed the performance of Banques Popularizes and the determinants of its Profit and Profitability. It had been noted that the net profit was not distinguished from Gross Profit in the years 1994-2004.

The empirical results from the six models of Profit and Profitability showed that total assets per branch, other earnings and total deposits per branch were the determinants of profit in Banques Popularizes, while total assets per branch, and the number of branches were the determining variables of profitability of Banques Popularizes.

The low return from investment of Banques Popularizes indicated a lack of cost control and unsatisfactory sources of income other than interest from advances. It was

, therefore, crucial that Banques Popularizes should make further effort for the improvement of its efficiency in operations so that the low profitability might be uplifted.

Dhanappa (2009)[44]in his study titled, "Performance Evaluation of UCBs: A CaseStudy of KallappannaAwadeIchalkaranjiJanataSahakari Bank Ltd. Ichalkaranji" made an attempt to examine the working and financial performance of UCBs.

The objective of the study was to examine and analyze the trend, progress and problems of this bank, and to offer some important suggestions for improving the competency and efficiency of the bank. The related data had been collected for the period from 1995 96 to 2007-08.

He used various statistical tools such as ratios, percentages, averages, and chi-square test to analyze the data, to know the performance of the UCBs in respect of share capital, deposits, reserve funds, loans and advances, investment, profit, and NPAs.

He observed that the bank had maintained NPAs under control at the best stipulated level of RBI norms. There was immense instability in net profit. The bank should focus on non-interest income sources (commission based services) to increase the profit level and reduce the NPAs. The CD ratio of the bank was declining continuously which was not a good signal.

The economic health of the bank was sound and the Bank was able to compete with other banks. He further suggested that loans should be provided (at least to regular borrowers) on competitive rates of interest.

The European Association of Co-operative Banks (2009)[45] in its article titled,"European Co-operative Banks in Financial and Economic Turmoil" was of the view that despite extensive interest rate cuts, liquidity injections and support measures the financial markets were not stable. Figures showed that global economy will experience a deep recession in 2009 and perhaps also 2010. But as has been demonstrated, most co-operative bank groups had fortunately been able to weather the financial crisis

relatively well so far without any state support. This was due to the fact that they generally had limited exposure to toxic assets, a predominant focus on domestic retail banking with stable results, strong capital buffers and principally conservative risk management. The co-operative banks that did report losses due to the subprime crisis were affected primarily at the level of subsidiaries and at the level of APEX institutions.

The local banks were not heated directly by the financial crisis. Moreover, they continue to lend money to SMEs and retail customers. Co-operative banks were consequently solid and robust at the local level and accordingly demonstrated stability of the retail banking industry in Europe.

Jayaraman and Srinivasan (2009)[46]in their study titled, "Relative Efficiency ofScheduled Commercial Banks in India (2001-08): A DEA Approach" attempted to measure the scale efficiency of scheduled commercial banks in India using Data Envelopment Analysis.

The study listed out the number of efficient banks on the basis of relative performances using efficiency scores. It was found that the general performance of scheduled commercial banks under study was relatively high during the study period 2001-08 and the average efficiency score was ranging between 0.9195 and

1. More than 60 per cent of the scheduled commercial banks under study were above the average efficiency score for each study period except for the year 2006, where it was around 53 per cent. The results show that ICICI Bank, IndusInd Bank, ABN Amro Bank, Calyon Bank and Citibank were efficient for all years during study period. In addition to above banks, efficiency scores of State Bank of Travancore, Vijaya Bank, Bank of Maharashtra, and Oriental Bank of Commerce,

Axis Bank, Federal Bank and Yes Bank were above the average efficiency scores for all the years.

Rajamohan and Pasupathy (2009)[47]in their study titled, "Performance Evaluation of TAICO (Tamil Nadu Industrial Co-operative Bank Ltd.) − An Application of Structural and Growth Analysis" stated that there were several factors that determined the operating efficiency and profitability of the bank.

In this context, the general performance of a bank can be analyzed more meaningfully and objectively for a given period of time through structural and growth analysis.

Through structural analysis the figures reported in the profit and loss account and balance-sheet are converted into percentages for each period to ensure uniformity for the purpose of comparison with those of other periods. Macro mean had been used to exhibit the strength and weakness of each factor considered.

The results were summarized in capsule form. Macro mean in respect of interest received constituted 96.8% of the total income; it was 81.2 % for interest paid, 18.8% for operating expenses, 91% in the case of spread and 83% for burden.

It was found that the net profit recorded a negative growth of 27.8%. Growth rate of operating expenses was at 44%, spread at 15%, burden at 29% and advances at 49%.

Therefore, it was recommended that the burden rate should be reduced by effecting cost control measures, and the spread rate be increased so that the profitability may be at a higher rate.

Alamelu and Devamohan (2010)[48] in their study titled, "Efficiency of CommercialBanks in India" calculated the business ratios, such as interest income to average working funds, non-interest income to average working funds, operating profit to average working funds, return on assets, business per employee and profit per employee for public sector banks, private sector banks and foreign banks for the period 2004-05 to 2008-09.

It was observed that the foreign banks and new generation private banks have superior business ratios. They effectively leverage technology, outsourcing and workforce professionalism which helped them to protect their bottom line.

On the other hand, the public sector banks are yet to exploit fully the advantages of vast branch network and large workforce. That's why they have unimpressive business ratios. Old generation private banks do not have impressive business ratios, as they are constrained by small size and conservatism.

Singh and Singh (2010)[49] in their study titled, “Technical and Scale Efficiency inDistrict Central Cooperative Banks of Punjab −A Non- Parametric Analysis” had attempted to investigate the extent of technical efficiency across 20 DCCBs of Punjab with the help of Data Envelopment Analysis.

They brought out that size of DCCBs and profits had been affecting the measures of technical efficiency significantly. The study further revealed that DCCBs of Punjab were suffering from the problems of managerial irregularities and improper production scale. Appropriate policy interventions by state government, RBI and NABARD have been suggested by the authors.

CHAPTER 3

RESEARCH AND METHODOLOGY

3.1 INTRODUCTION

Deposit means save today, for tomorrow. So, deposit schemes are the main sources of banks. In fact, deposits account for most of the "money supply" in use today. Through deposit schemes you can save a little every month to build up the desired corpus to meet your future requirement of funds.

The depositors and their interests form the key area of the regulatory framework for banking in India and this has been enshrined in the Banking Regulation Act, 1949.

One of the most important functions of the bank is to accept deposits from the public for the purpose of lending. In fact, depositors are the major stakeholders of the banking system.

Banks are in the business of accepting deposits for the purpose of lending, and act as financial intermediaries between depositors with surplus funds and borrowers who are in need of funds. From the income received or generated from such advances, expenses of management are met.

The banks are using the deposits in lending and investment business. The risk of business loss is equally associated with the lending activities as in other business.

The primary role for Govt. and RBI is to limit the risk & loss to depositors and thus maintain public confidence as well as prevent collapse of the banking system.

The RBI as a regulatory authority from time to time issues guidelines to the banks and financial institutions for proper credit administration.

Tandon Committee1 (1975) recommended slotting of borrower's accounts into four bands as

a) Excellent

b) Good

c) Average and

d) Unsatisfactory / bad and doubtful accounts.

Accordingly RBI introduced 'Health Code' system4 (1994) for credit administration. Under health code system, the bank loan assets were classified under eight categories such as

In respect of loans which were categorized under health code No 5 to 8, interest on loan not separately charged was booked to profit & loss accounts. However, charging of interest provisioning and also paid tax and dividend on the income were left to be decided by the bank. These guidelines were subjective & did not reflect the true picture of the bank's health.

Further the Reserve Bank of India being an authority for bank supervision felt the need to introduce more objectivity in the assessment of the bad debts of the banks and introduced standard relative accounting norms as per international standards for maintaining sound banking system in the country.

As new norms to define the implementation of Narasimham Committee3 (1991) the above objective norms and desperate accounting practices were given up, and were replaced by objective and more scientific criteria based on prudential norms of income recognition, assets classification, provision and capital adequacy. The Committee submitted its report in November 1991.

Since 1992, the banking sector reforms were introduced which faced new challenges in the ever changing scenario.

The challenges were many amongst them vital challenges were "4 Cs" i.e. Credit, Customer, Computer, and Capital Restructuring. In the changing scenario, the banks are under tremendous pressure to redefine their priorities, in order to manage these challenges effectively for their survival and growth.

3.2 STATEMENT OF THE PROBLEM

In a fast changing banking environment of today the very survival of a banking organization depends on level of the income generated through optimum use of assets after paying the cost of funds for acquiring them and other administrative costs involved therein.

Once the assets cease to contribute the income, they are termed as Non-Performing Assets, which not only have cost of funds involved but also require to be operated as per prudential norms.

One of the major problems being faced by banks and financial institutions in India is that of bad debts termed as "Non-Performing Assets" (NPA). There are many reasons for the sorry state of affairs and major among them are

1) Political interference

2) Poor low enforcement

3) Archaic laws and procedures

4) Corruptions at various levels and competition in various banking institution

As after considering the importance of such a strategic affairs in Indian banking industry it is felt necessary to carry out a study entitled "A Critical Study of Non-Performing Assets of Commercial Banks in Maharashtra - An Intersectional Comparison"

After the Nationalization of the banking sector, the Indian banking and financial system has made commendable progress in extending geographical spread and financial reach. The banking industry in India is also undergoing rapid changes with the introduction of financial sector reforms and follow-up actions by the Reserve Bank of India based on the Narasimham Committee recommendations.

However before 1990 the Indian banking business was on the way to dismal performance. Most of the nationalized, private and cooperative sector banks outwardly were sharing profits, but in reality they were fictitious. As a result the basic elements of the banking system were getting shattered.

The M. Narasimham committee was to examine all aspects relating to the structure, organization, functions and procedures of the Indian financial system. Narasimham Committee gave preference to the prudential norms of income reconstruction, assets classification and provisioning for the advance portfolio of the banks and recognition of non-performing assets and gradually strengthening the financial position of banks. Hence, RBI issued strict adherence to the norms suggested by Narasimham Committee and that the same have been implemented in almost a decade by now.

It is the right time therefore to take a review of the performance of NPAs in various banks. The proposed research is an attempt to go deep into some of the aspects of this very vital area of banking sector. Banks and financial institutions do not have much control over external factors which may include natural calamities, changes in Govt.

policies, adverse effects of cyclical changes, etc. But internal factors are within the reach of these institutions. It is significant to study such internal factors and analyze them carefully so as to formulate suitable strategies to prevent the growth in NPAs.

3.3 SCOPE OF STUDY

The study involves the Deposits services provided by the Deccan merchant co-operative bank and its benefits to its customers. This is done by interviewing the bank manager

& customers of the bank. Therefore the scope of the study is limited to some extent information gathered from these people. The study seeks to collect information from among the existing customer about their satisfaction level with regards to Deposits performed by the bank for their customer by providing different types of Deposits. The scope is limited to the thane branch. The scope is also includes the findings the way to address the problem of the customers of the improving the satisfaction level.

3.4 OBJECTIVES OF THE PRESENT STUDY

1) To know the lending practices of cooperative banks in India.

2) To know about the banking industry of India

3) Who/Why approaches cooperative bank for Deposits.

4) To know different type of Deposits provided by Cooperative Banks.

5) To know different type of Deposits preferred by different sets of customers.

6) To study recognized income of the selected banks.

7) To study the classification of assets into different categories of the selected banks.

8) To study the value of security of selected banks.

9) To examine the advances secured against certain instruments.

3.5 RESEARCH METHODOLOGY ADOPTED:

Methodology of the work Present thesis is outcome of research conducted by researcher adopting survey method. A survey research is usually based on the sample survey or census survey. The present work uses the sample survey method, details of which are given below

A) Universe For the sample survey universe is 27 private sector scheduled commercial banks and 57 urban co-operative banks presently functioning in Maharashtra and three banks from each of the sectors situated in Pune, Satara, and Kolhapur Districts have been selected on the basis of convenience for study in hand.

B) Sampling of banks the number of total scheduled commercial banks in India is 57, in which Public Sector Banks are 27 and Private Sector Banks are 30. There 73 co-operative scheduled banks in India out of which 30 banks are in Maharashtra. The study covers 3 banks from each of the sectors on convenience basis. Thus the study covers 11.11% private sector banks and 10% cooperative sector banks functioning in Maharashtra.

Table No 1: Sample Size

Banks	India	%	Maharashtra	%	Sample	%
Private Sector	57	43.85	27	47.36	3	11.11
Co-operative Sector	73	56.15	30	52.63	3	10.00

Total	103		57		6	

The private sector banks selected are:

1) The United Western Bank Ltd., Satara

2) The Ratnakar Bank Ltd., Kolhapur

3) The Ganesh Bank of Kurundwad Ltd., Kolhapur.

The cooperative sector banks selected for the purpose of study are:

1) The Karad Urban Cooperative Bank Ltd., Karad

2) The IchalkaranjiJanataSahakari Bank Ltd. Ichalkaranji

3) JanataSahakari Bank Ltd., Pune.

All the banks have their head offices in Western Maharashtra.

While deciding selection of banks, the researcher has also seen that those banks should be large in size and growth, and establishment. All the banks selected have more than 45 years of length of operations and all have received Audit Class 'A' for their operations. As the head offices of the banks are situated in Western Maharashtra data collection was convenient for the researcher.

Data Collection:

For the study in hand primary and secondary data have been utilized:

Primary Data: The primary data is collected through questionnaire administered toCEOs, AGMs, Branch Managers and NPA borrowers of the banks covered under the study.

1. Documents Required of Applicant

1. ››› Loan Application duly filled in all respect.

2. ››› Four latest Passport size photographs.

3. ››› Proof of Identity - Photo copy of PAN Card (must) and Any one from photo Copy of ID Card /Passport /Driving License / Aadhaar Card etc.

4. ››› Proof of Residence - Photo copy of Ration Card (must) and Any one of the following - Latest Telephone Bill / Electricity Bill / Property Tax paid / Passport / Voters ID / Aadhaar Card etc.

5. ››› Bank A/c Statement for last one year.

6. ››› **Income Proof:**

   ● <u>Salary earner</u>

   * last 3 months original authenticated salary slips.
   * Copy of Form No.16 for the last 2 years.

   ● <u>Businessman</u>

   * Acknowledged copies of the last three years I.T. Return with IT paid Challans.
   * CA certified Trading and Profit Loss A/c, Balance Sheet with all schedules.
   * Computation of Income statement.
   * Business proof.

2. Other

7. In case of salaried person - Direct Deduction Letter U/s 49 if applied under secured personal loan.

8. ECS mandate copy, Post Dated Cheques (PDC), Standing Instruction (SI) for debiting monthly EMI from SB or CD A/c.

9. Documentary proof of purpose of loan.

10. Opening of Saving Bank A/c or business Current A/c is compulsory.

11. Collateral securities as per condition.

12. Share linkage- 5% of loan amount.

13. Process fees as per bank's rule.

14. No pre-closure charges.

15. Interest on reducing balance.

3. Documents Required of Guarantors

16. Two pass port size photographs.

17. Proof of Identification ... as above.

18. Proof of residence ... as above.

19. Proof of Business.

20. ⋙ Income proof ... as above for two months.

PN: All photo copies must be self-attested and bring the originals for verification

* Conditions apply

Table No 2: Break-up of Responses of Sampled Employees

Name of banks	No of employees Interviewed	CEO	AGM	Branch Manager	Borrowers And others
Private Sector					
The Ratnakar Bank Ltd	12	1	2	4	5
The United Western Bank Ltd	14	1	4	2	7
The Ganesh Bank of Kurundwad Ltd	16	1	4	4	7
Co-operative Sector					
The IchalkaranjiJanataSahakari Bank ltd	10	1	2	2	5
The Karad Urban co-op Bank	10	1	3	2	4
Janata Sahakari Bank Ltd	9	1	3	2	3
Total	71	6	18	16	31

In the same manner some opinions of the respondents mentioned earlier were collected through personal discussions and their comments on views of the researcher. Some amount of data was also collected from inspection of record.

Secondary Data: Since the study is related to financial problem concerning banks it was obvious to rely on the secondary data in the published form which is extensively used for the purpose of the study in hand. Annual Reports from 1998 to 2007, bank publications, circulars, RBI notifications as to NPA Accounts, RBI Publications as to NPA comprising guidelines,

NPA Reports, classification of assets by RBI etc. are the published data used. This process is further supplemented by extensive library research reviewing newspapers, periodicals, magazines, articles on NPA etc.

From the analysis of annual reports standard assets, substandard assets, doubtful assets, loss assets, net advances and net NPA amounts of the sample banks covered under study for the period 1998 to 2007 have been calculated and analyzed for the purpose of study.

Statistical Tools Utilized:

Entire data related to NPA is financial in nature which required careful scrutiny for which relevant statistical tools have been utilized as per the need of the study

1) Percentages and

2) Comparative statements

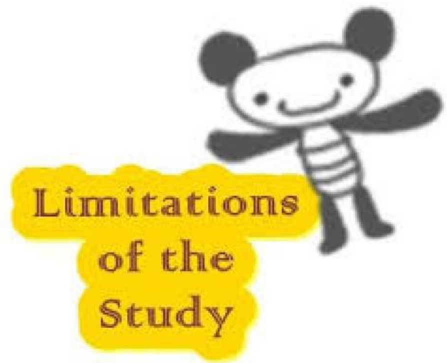
Banks	Regular interest rates (Per annum)	Senior citizen interest rate (Per annum)	Tenure
Mahaveer bank	9.50%	10.00%	More than 2 year to 5 years
Repco bank	7.25%	7.75%	1 year and more than 2 years
Andaman & Nicobar state co-operative Bank	8.00%	8.50%	8 years to 10 years
Andhra Pradesh state co-operative Bank	6.80%	7.40%	271 days to 364 days
Bombay mercantile Co-operative Bank Limited	6.25%	6.50%	More than 1 year to 3 years
Bharat Co-operative bank	7.65%	8.10%	More than 5 years

Bharat co operative bank (senior citizen scheme)	-	8.50%	3 Years
Saraswat Bank	6.75%	7.00%	More than 1 year to 3 years
JanataSahakari Bank	7.25%	7.50%	1 year to 3 years

Financial Growth

Sr. No.	Description	2013-14	2014-15	2015-16	2016-17	2017-18
1	Share Capital	1453.53	2199.98	2,342.84	2,348.64	2,192.21
2	Reserve Fund & OtherReserves	4,056.21	4,583.13	8,297.71	8,855.48	9,396.99
3	Investment	20,802.21	24,895.53	30,989.39	36,571.75	28,506.55
4	Deposits	50,794.43	57,412.82	64,453.33	68,998.36	60,793.21
5	Loans & Advances	32,042.03	34,822.65	36,085.65	36,450.66	36,521.39
6	Working Capital	57,400.24	65,369.41	76,874.49	81,446.21	73,505.06
7	Profit	313.12	331.51	346.91	19.62	57.83
8	Dividend	13%	13%	10% (PROVISION MADE)		

3.6 LIMITATIONS OF THE STUDY



The scope of the study is restricted to the selected banks and the area specified in methodology. The geographical limit of the study confined to three districts of Western Maharashtra i.n. Pune, Satara and Kolhapur. Unfortunately some banks were merged into some other banks which has caused a major hurdle in data collection which has hampered the research work. As researcher is a junior level bank employee time remained a major constraint at all phases of the study. Time limit was confined to 31st March 1998 to 31st March 200

CHAPTER 4

4. STATISTICAL ANALYSIS

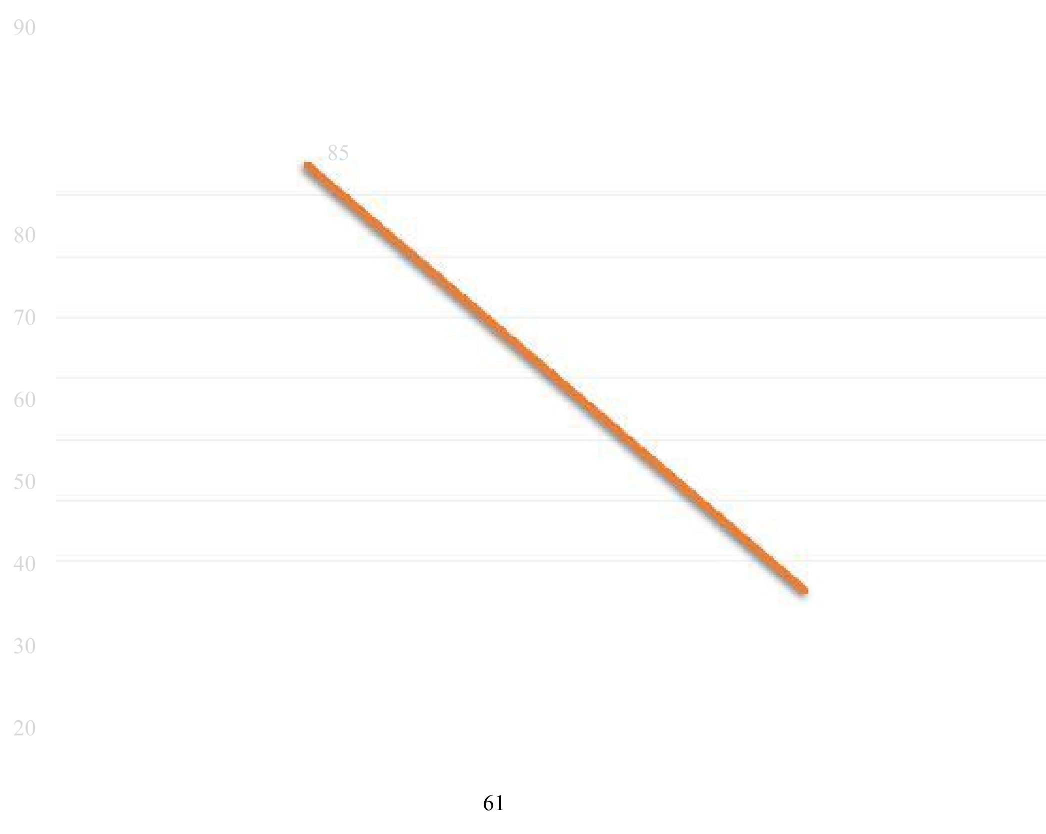
4.1 ANALYSIS OF THE SURVEY CONDUCTED ON DEPOSIT SCHEMES (COVERED BY DECCAN MERCHANTS CO-OPERATIVE BANK LTD)

SAMPLE SIZE: 30

TARGETED AGE GROUP: Working class between age group of 21-50

TARGETED PEOPLE: People who have their accounts in Bank respectively & also people who are planning to invest their money in deposit schemes in future.

1. For which purpose, would you like to invest in deposit schemes?



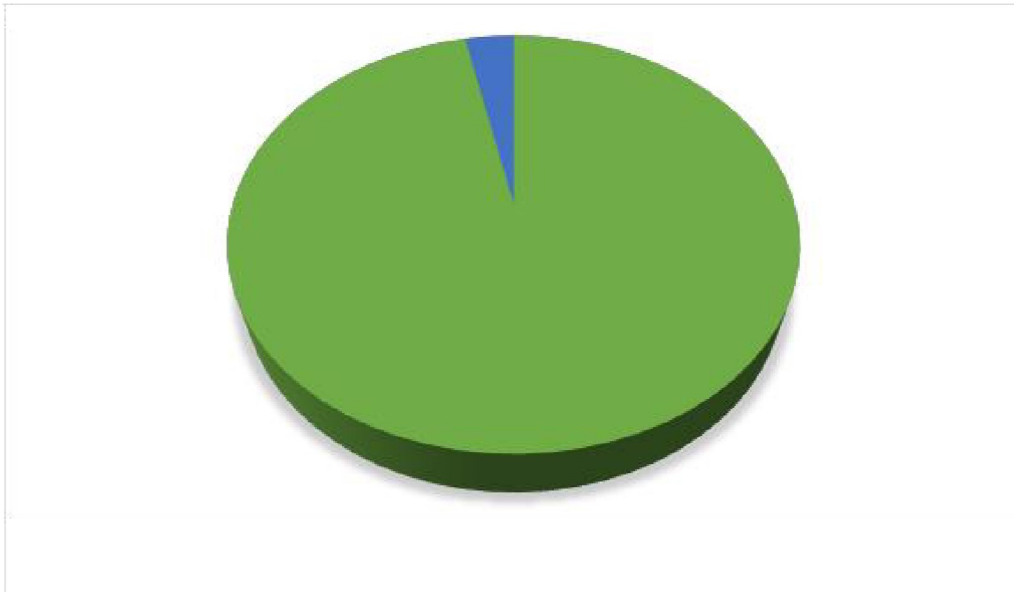
This indicates that

85% public deposit for Safety

15% public deposit to Earn Return

This shows that 85% the public invest in deposit schemes for safety of their investments, savings and 15% to earn some returns.

2. Do you plan to invest in deposit schemes in future?



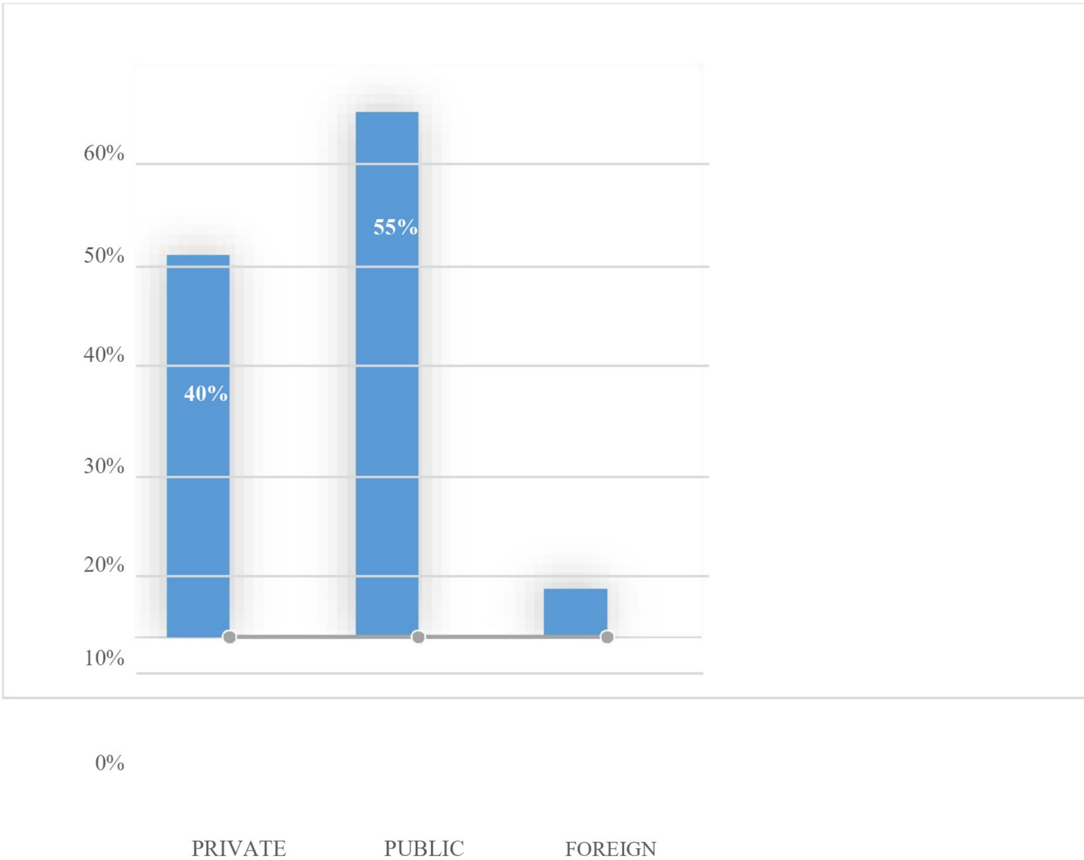
YES NO

It indicates that

93% Public plans to invest in Deposit Schemes

7% Public do not plan to invest in Deposit Schemes

3. Which bank would you prefer for investing in deposit schemes?



This indicates that

PRIVATE SECTOR IS 40%

PUBLIC SECTOR IS 55%

FOREIGN SECTOR IS 5%

This shows that Public sector is the most preferred.

4. In which account are you more interested to invest your funds?

This indicates that

SAVINGS DEPOSIT IS 45%

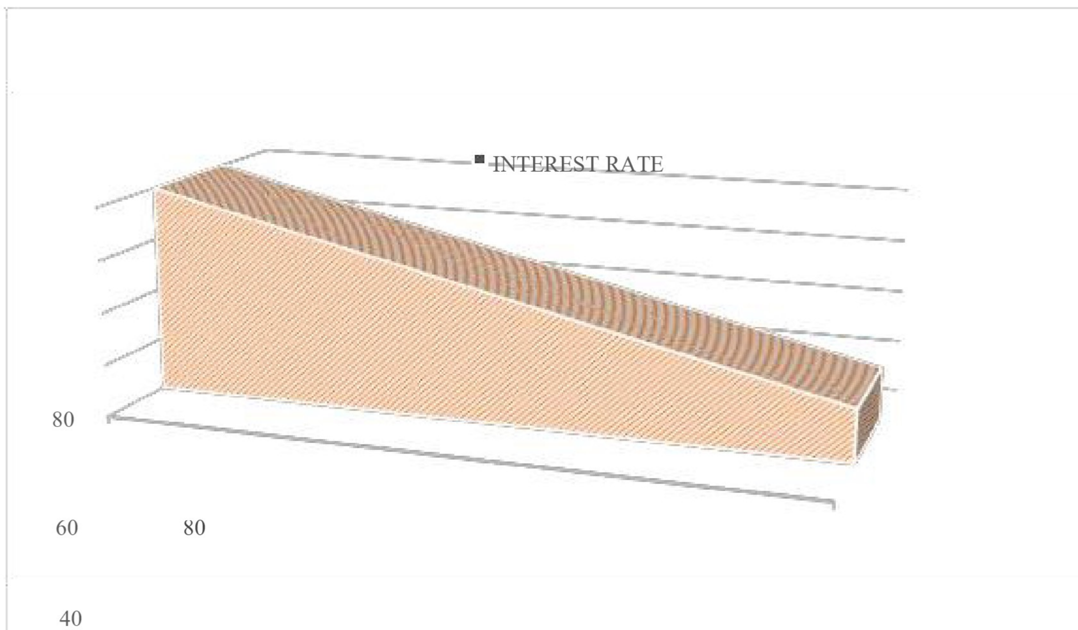
RECURRING DEPOSIT IS 6%

FIXED DEPOSIT IS 43%

CURRENT ACCOUNT IS 6%

This shows that savings deposit and fixed deposit is the most popular deposit schemes.

5. What type of interest rate do you prefer?



20	
0	20

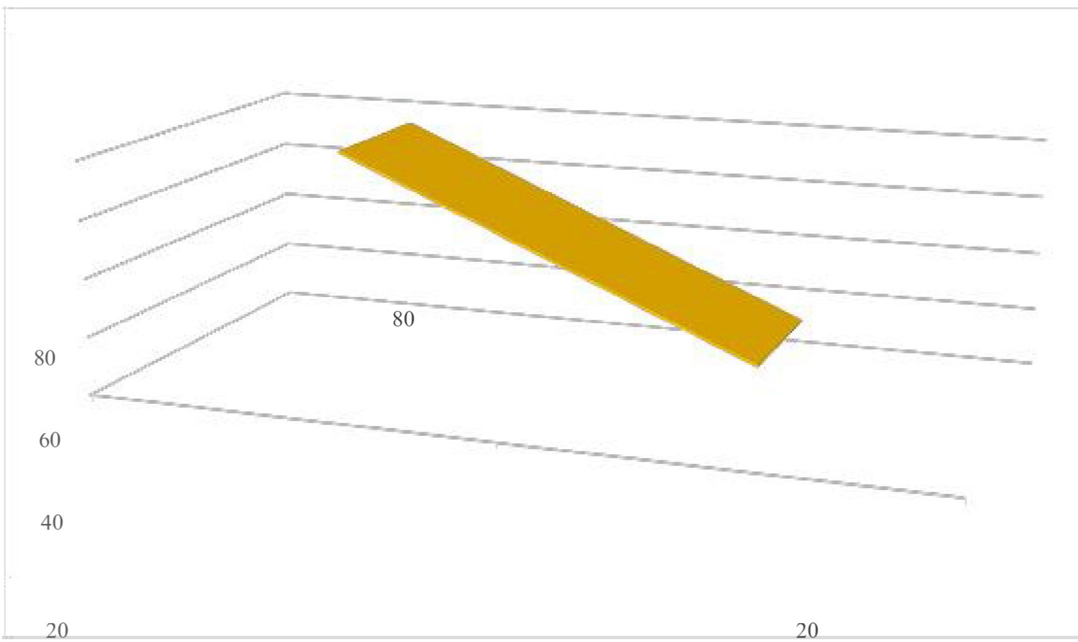
This indicates that

FIXED RATE OF INTEREST is 80%

FLOATING RATE OF INTEREST is 2

This shows that fixed rate of interest is more preferred the Floating rate of interest.

6. According to you, the procedure for deposit schemes is?



Fixed Rate	Interest Rate
	Floating Rate

0

CONV
ENIEN
T

LENGTHY

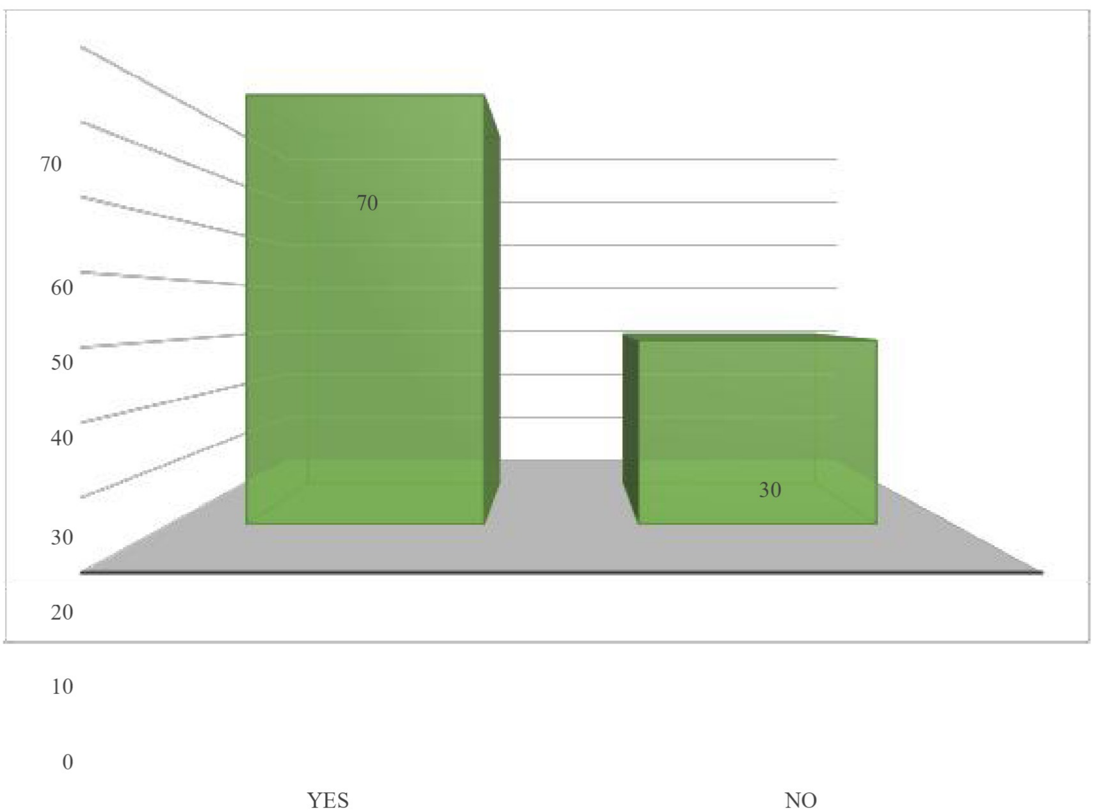
This indicates that

CONVENIENT 80%

LENGTHY 20%

<u>This shows that people find the procedure Convenien</u>

7) Are you aware of the various deposit schemes provided by DECCAN MERCHANTS Bank?



This indicates that

AWARE 70%

UNAWARE 30%

This shows that most of the public are aware of the schemes provided by Deccan Merchant Bank

CHAPTER 5

CONCLUSION AND FINDINGS

I had visited DECCAN MERCHANTS CO-OPERATIVE BANK THANE Branch and there I had an interview with the Manager. He instead of his busy schedule tried to give answers to my questions.

The different types of deposit schemes provided by this bank are fixed deposit, saving deposit, Recurring deposit, and current deposit.

The main document needed to open a bank account are Pan Card, Birth Certificate and Aadhar Card.

The main document needed in case of a minor to open a bank account is a birth certificate which is a necessity.

The interest rate for different deposit schemes are determined and are centralized by the Reserve bank of India. Every bank's interest rate is determined by the Reserve Bank of India. Our Bank provides 0.5% interest rate higher than the normal rate to the senior citizen for their safety and to earn higher returns.

No service fees are charged to open a new account in our bank. It is free of cost and is very convenient. If people have any complaints regarding our service, they should go to the higher authority and can also send a feedback to the company.

From a broader perspective, according to me the relevance of deposit schemes today is that they are highly liquid instruments so they are extremely popular.

The value added services provided by our bank along with deposit schemes are Internet banking, Mobile banking, Payment of bills, etc.

The interest rates for different deposit schemes in our bank generally differs from scheme to scheme and on the time period of the deposit scheme.

For opening an account a minimum amount of Rs.1000/- should be maintained by the person with the bank. It is mandatory. Our bank has various attractive schemes for long term members of the bank. They are given extra privileges. Our bank is easy to operate and is very convenient. They provide ATM cards as well which help in easy excess of money from wherever it is necessary.

This is the main information about the deposit schemes in our bank

CONCLUSION

In the span of 10 years from 1996-97 to 2005-06, there is a significant increase in the number of deposits of urban cooperative banks. As the population is exploding and people are possessing good education, their banking habits and awareness have increased considerably. So, it is indispensable for urban cooperative banks to establish their business outlets everywhere.

The urban cooperative banks in Namaldcal district and all India are working hard to earn more deposits. Due to heavy competition among them, they change interest rate at their own discretion and announce new attractive schemes to maximize their customers.

The deposit mobilization decreased in the year 1999-2000 due to the economic crisis in India and downfall of the Information technology field. 272 The customers in urban and town regions are showing special enthusiasm in savings. In this region, the customers are continuously opening bank accounts for savings purposes.

In the span of ten years, both in Namakkal district and all India, savings deposits rapidly increased. The customers of urban cooperative banks are showing a hesitation for their deposits due to less interest offered by the urban cooperative banks. In Namakkal district, the customers of urban cooperative banks in semi urban and rural regions are not possessing more enthusiasm in deposits.

They show enthusiasm towards availing loans for their agricultural purpose especially during drought and flood situation. The Central Government of India directed the urban cooperative banks to issue the loans for priority sectors like agriculture, industrial development, small scale industries, professional development and educational development. In the span of ten years, the urban cooperative banks in Namakkal district disbursed more loans for development of large and small-scale industries.

The maximum number of customers in urban cooperative banks in Namakkal district availed personal loans and also vehicle loans and housing loan. The urban cooperative banks have given priority for the development of professionals. In fact, it encourages doctors, engineers, chartered accountants and entrepreneurs for their professional development.

The credit deposit ratio is constantly maintained by the urban cooperative banks in Namakkal district over the span of ten years. Due to demand of more documents, the urban cooperative banks are not able to disburse the loans quickly.

Thus procedural delays for loan disbursement are observed in urban cooperative banks also as in the case of nationalized banks. 273 The customers of Namaldcal district, are possessing good awareness on the service of urban cooperative banks in terms of the day-to-day dealings of the banks and loan disbursement

The personal variables of the customers are also affecting their opinion about the functions and operations of the urban cooperative banks in Namakkal district. They demand the necessary and innovative operations of urban cooperative banks rapidly.

The general opinion prevailing among the customers about urban cooperative banks clearly revealed that in the span of ten years from 1996-97 to 2005-06, the urban cooperative banks performed well in deposit mobilization and credit operation

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ANNEXURE

QUESTIONNAIRE FOR BANKER

1. Name of the Respondent. ________________________________

2. Age. _______________

3. Place of Work. _____________________

4. Contact No. _______________________

5. Do you have a Bank Account?

6. What are the different deposit schemes provided by your bank?

7. Which is the main document needed to open an account in your bank?

8. Which is the main document needed in case of a minor to open an account?

9. Who determines the interest rate for different deposit schemes?

10. What is the interest rate given to senior citizens?

11. Does your bank charge any service fees for opening the account?

12. If people have any complaints regarding your service, what should they do?

13. From a broader perspective, according to you what is the relevance of deposit schemes today?

14. What are the value added services provided by your bank along with deposit schemes?

15. What are the interest rates for different deposit schemes in your bank?

16. For opening an account how much balance amount does the person has to maintain with the bank?

SURVEY FOR PROJECT ON DEPOSIT SCHEMES (COVERED BY DECCAN MERCHANTS CO-OPERATIVE BANK LTD)

1) For which purpose would you like to invest in deposit schemes?

Safety ☐ Earn Return ☐

2) Do you plan to invest in deposit schemes in future?

Yes ☐ No ☐

3) Which bank would you prefer for investing in deposit schemes?

Private ☐ Public ☐ Foreign

4) In which account are you more interested to invest your funds?

Savings ☐ Fixed Deposit ☐

Recurring ☐ Current ☐

5) What type of interest rate do you prefer?

Fixed ☐ Floating ☐

6) According to you the procedure for deposit schemes is?

Convenient ☐

Length

yes :

no:

7) Are you aware of the various deposit schemes provided by DECCAN MERCHANTS Bank?

Yes ☐ No ☐

COMMENTS:

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Arts, Science & Commerce

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Chandrabhan Sharma College
of Arts, Science & Commerce
(Affiliated to the University of Mumbai)
NAAC ACCREDITED 'B+'GRADE(FIRST CYCLE)

CERTIFICATE

This is to certify that **Gacche Rajnigandha Vinayak Rekha** has worked and duly completed her/his Project Work for the degree of Bachelor of Arts in Multimedia and Mass Communication and her/his project is entitled **GLAMIRCH** under the supervision of **MR. OMKAR GIJJE** . The information contained in this Project Work is true and original to the best of our knowledge and belief.

Date of Submission: 11th March, 2022.

Gomkar.

I/C PRINCIPAL
Chandrabhan Sharma College
of Arts, Science & Commerce
Powai-Vihar, Powai, Mumbai - 400 076
Tel. 25704526 / 25704530

Signature of Project Guide **Signature of Principal**

Signature of Course Coordinator **Signature of Examiner**

CHANDRABHAN SHARMA COLLEGE, POWAI

RAJNIGANDHA GACCHE

ROLL NO. – 2

AD DESIGNING PROJECT

NAME

AMRICH

LOGO

AMRICH

AMRICH

AMRICH

STATIONARY

Visiting Card

Envelope Front

AMRICH

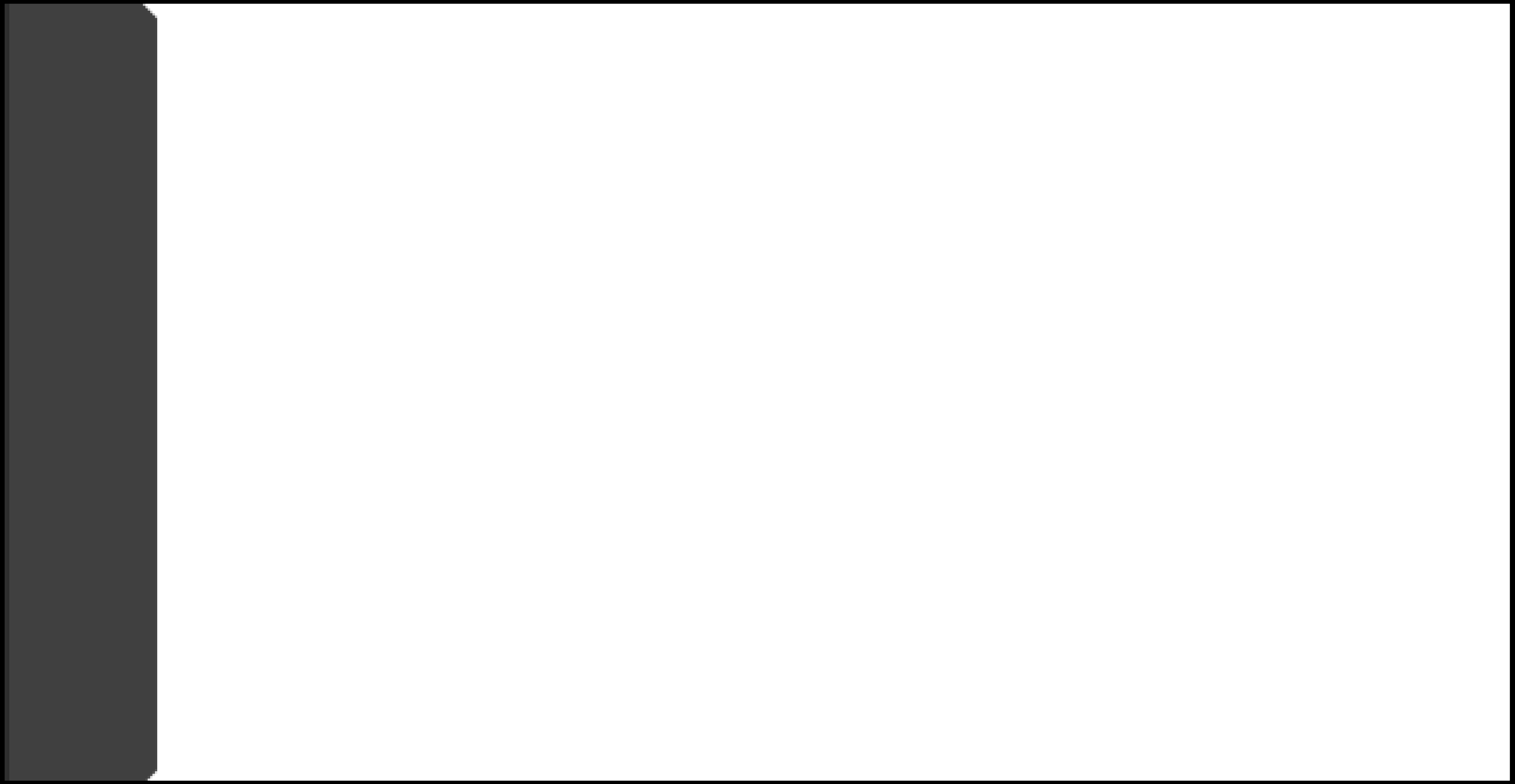
RAJNIGANDHA GACCHE

AMRICH STORE, SHOP NO. 8, BLOCK 16, JL ROAD,
HIRANANDINI, POWAI, MUMBAI

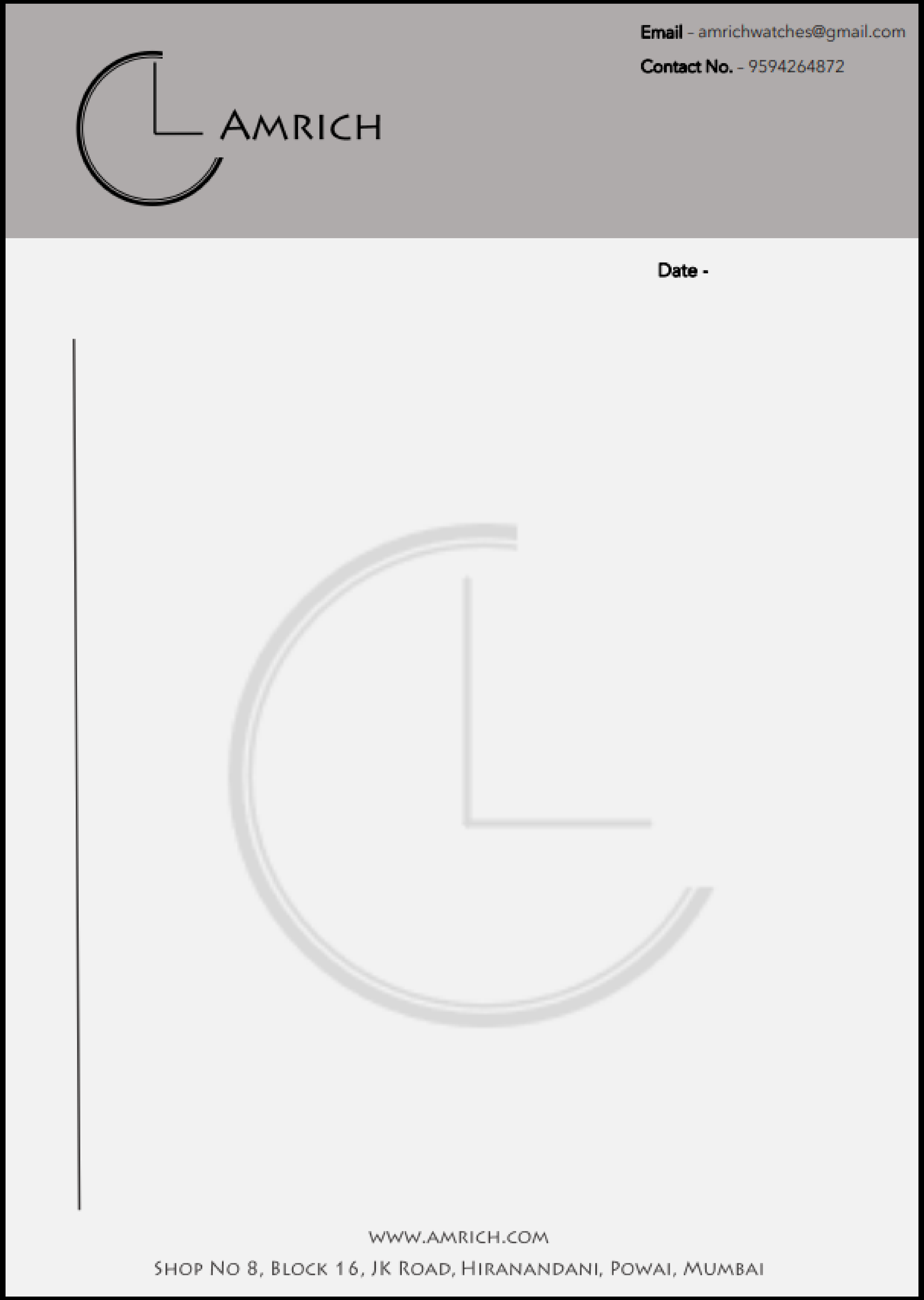
ARJUN KAPOOR

STORE NO 6, SURYA BUILDING, NAVY COMPLEX,
GHATKKOPER, POWAI, MUMBAI

Envelope Back



Letter Head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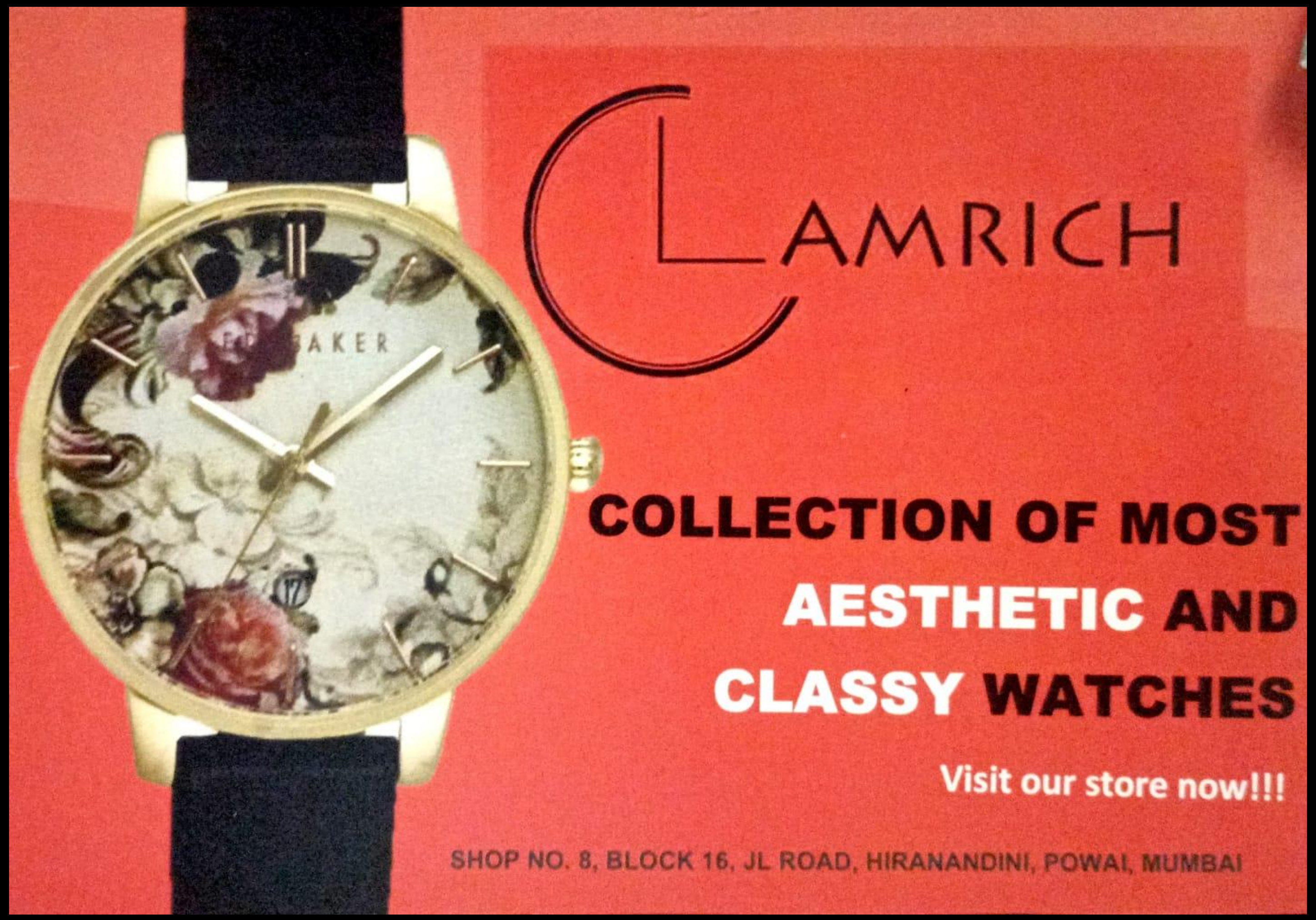

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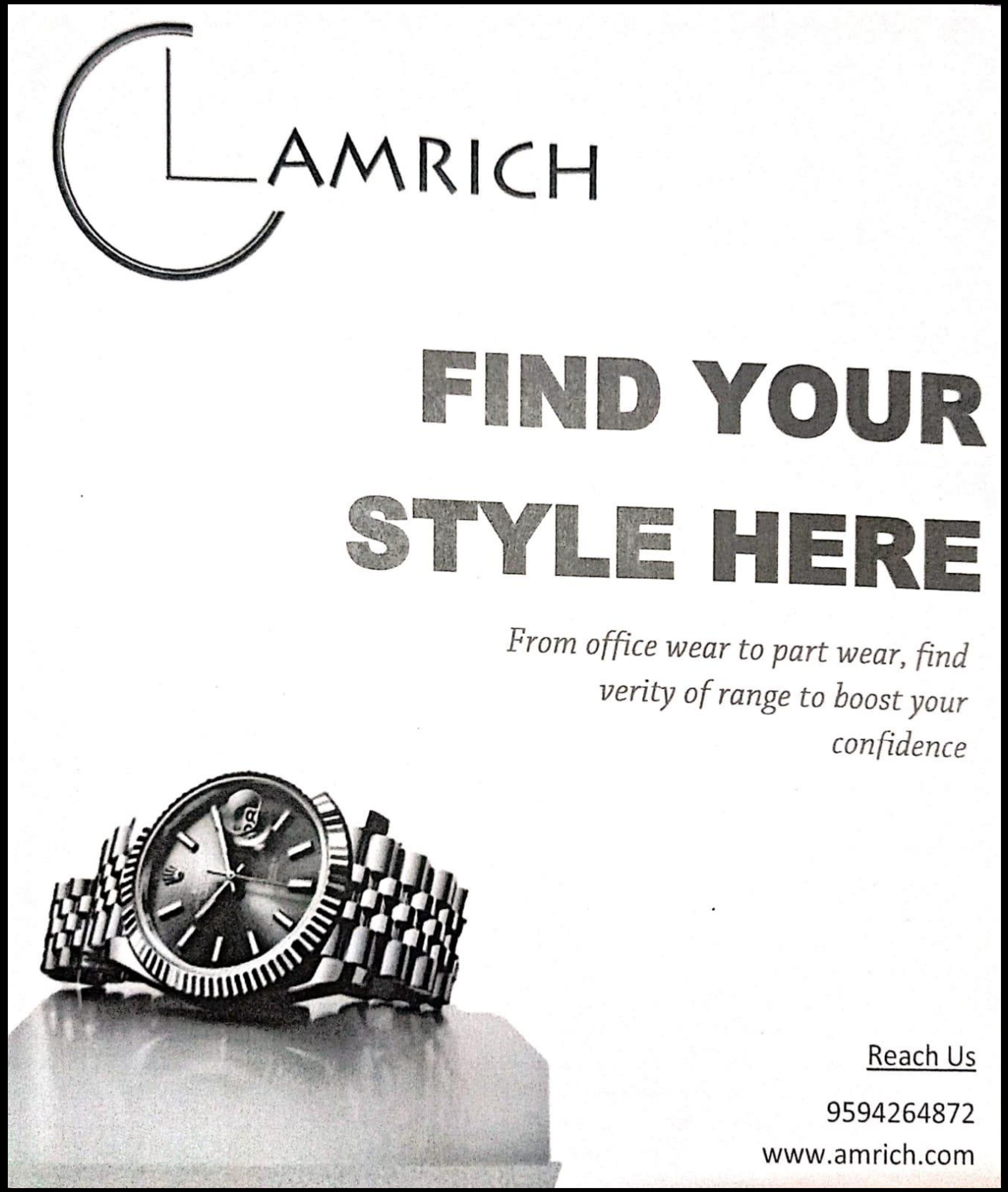

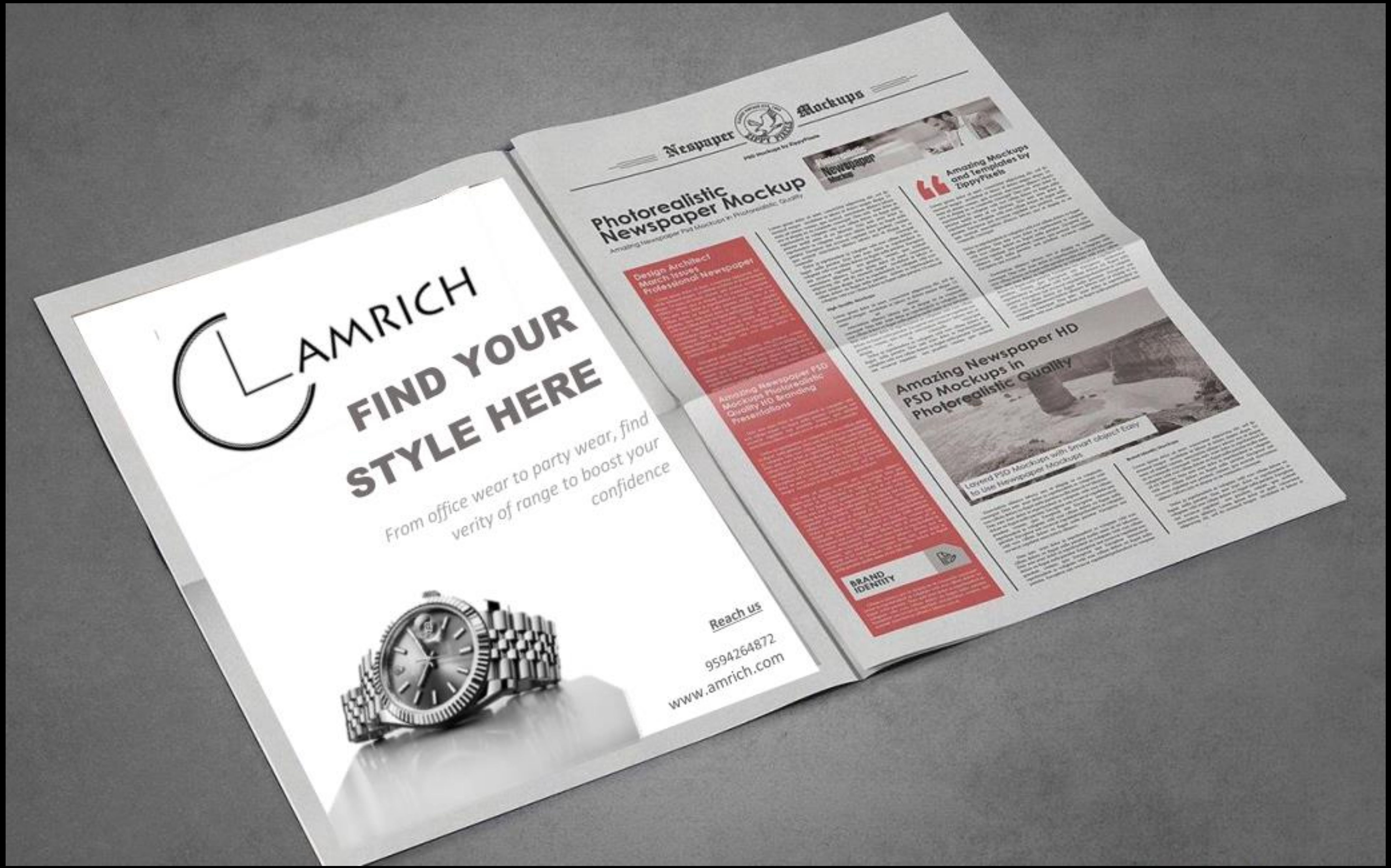


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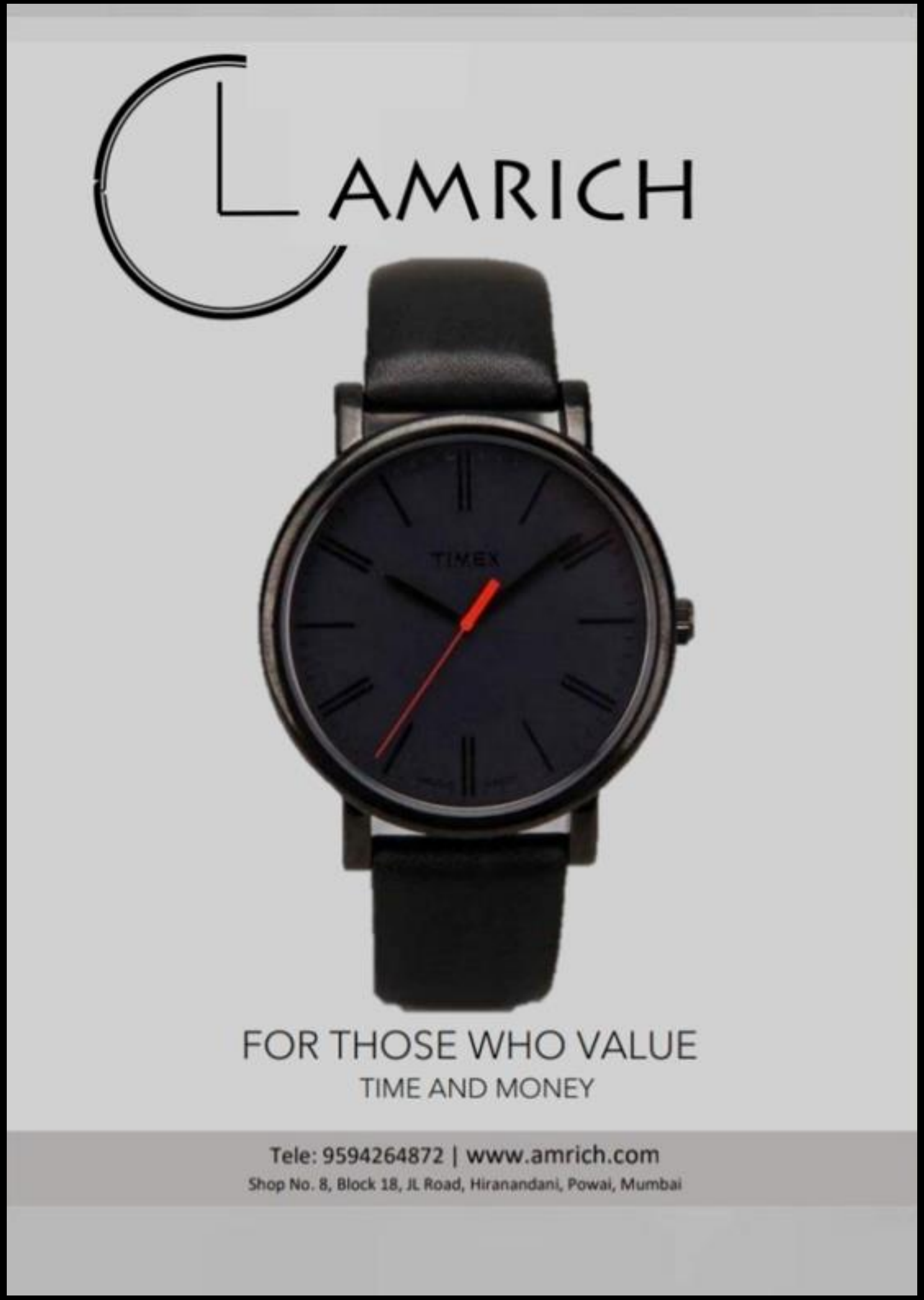
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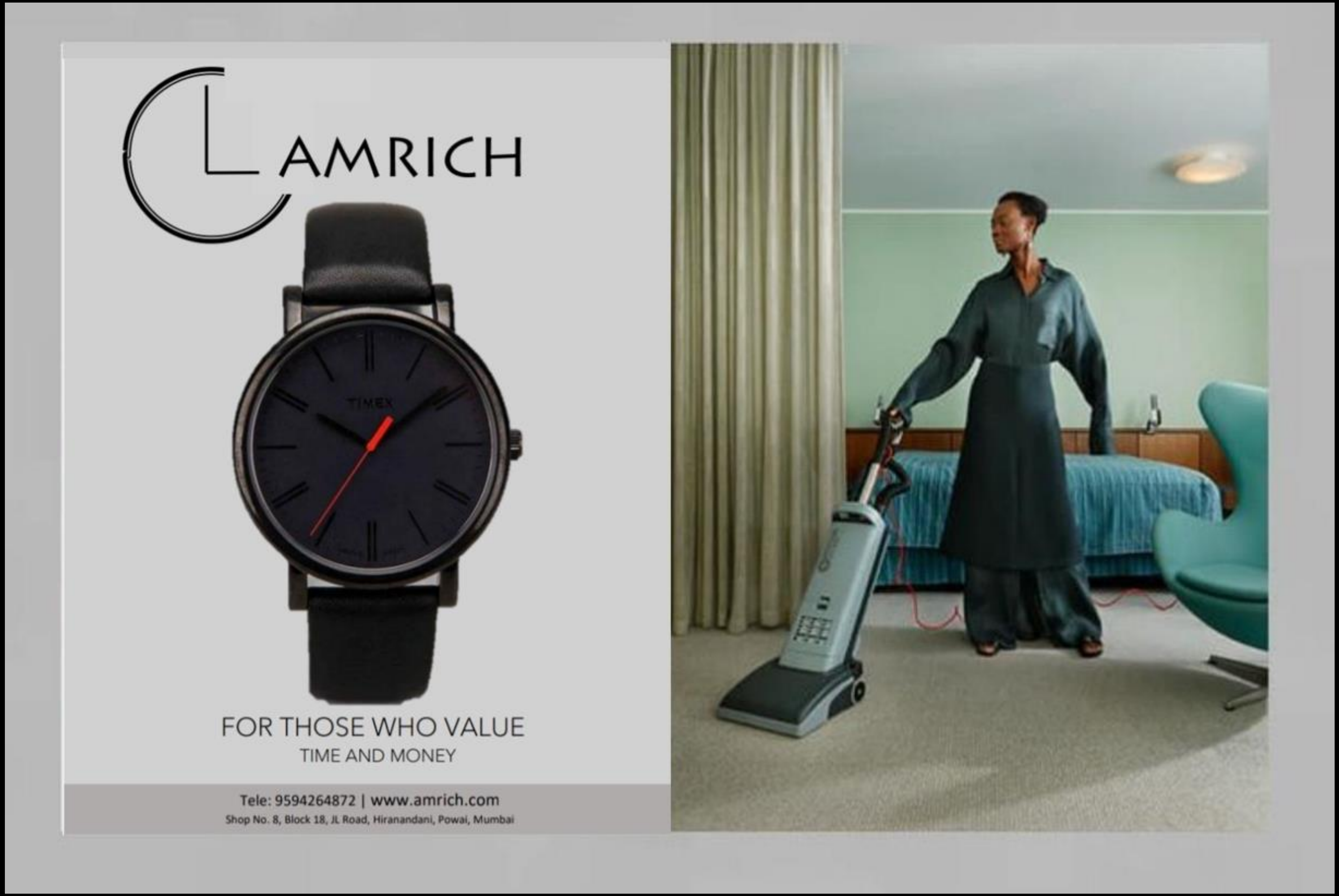
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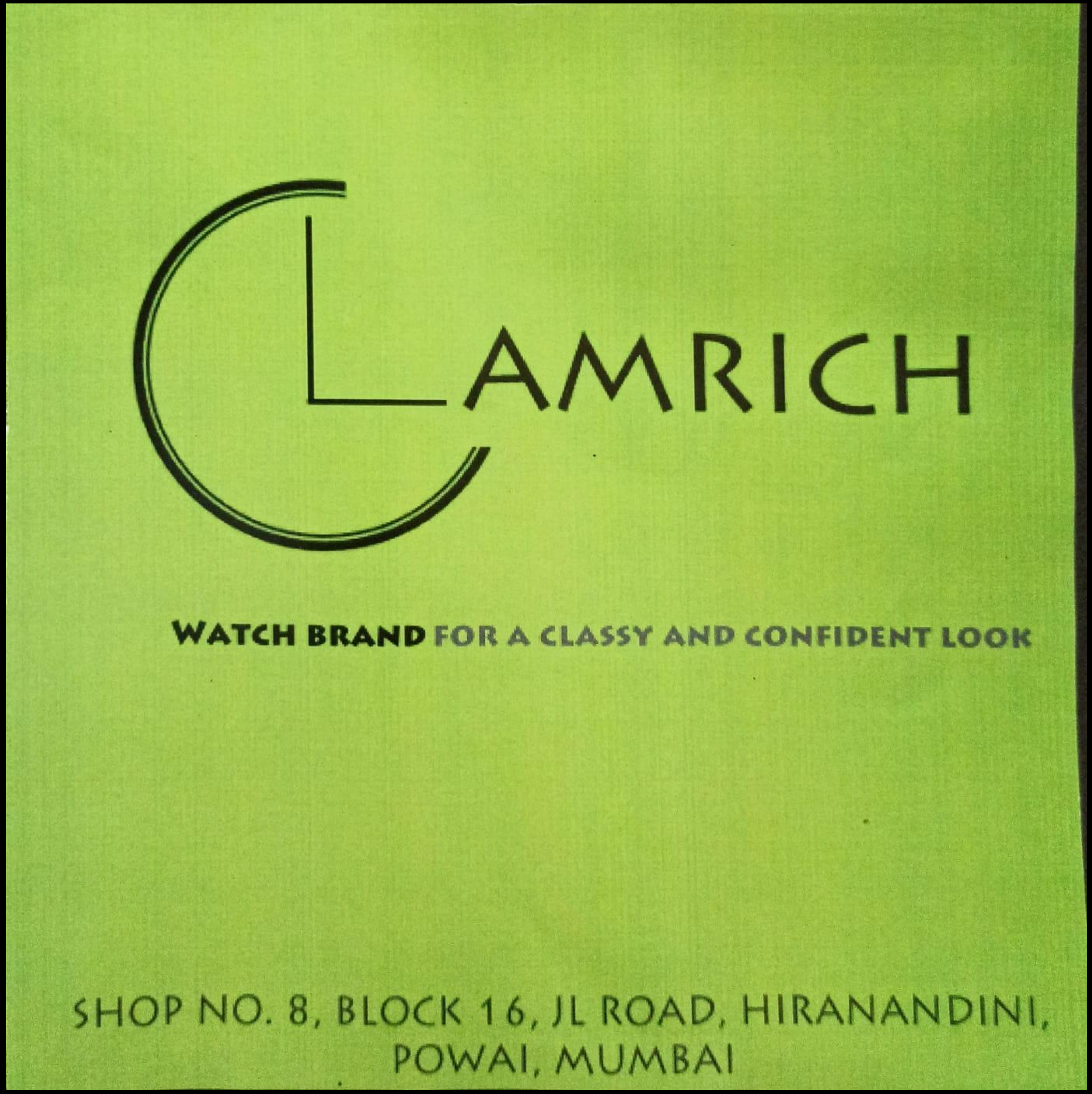

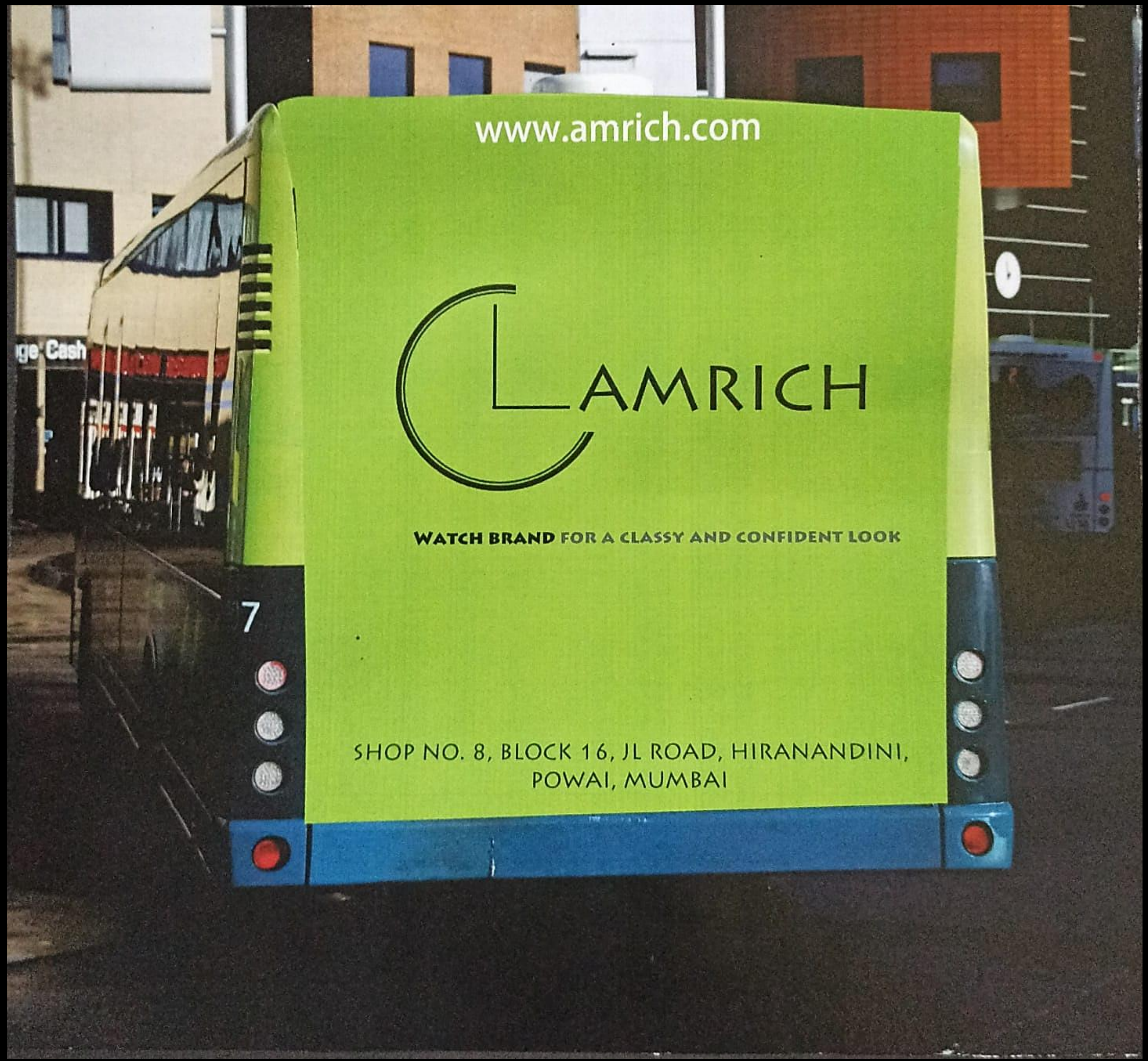


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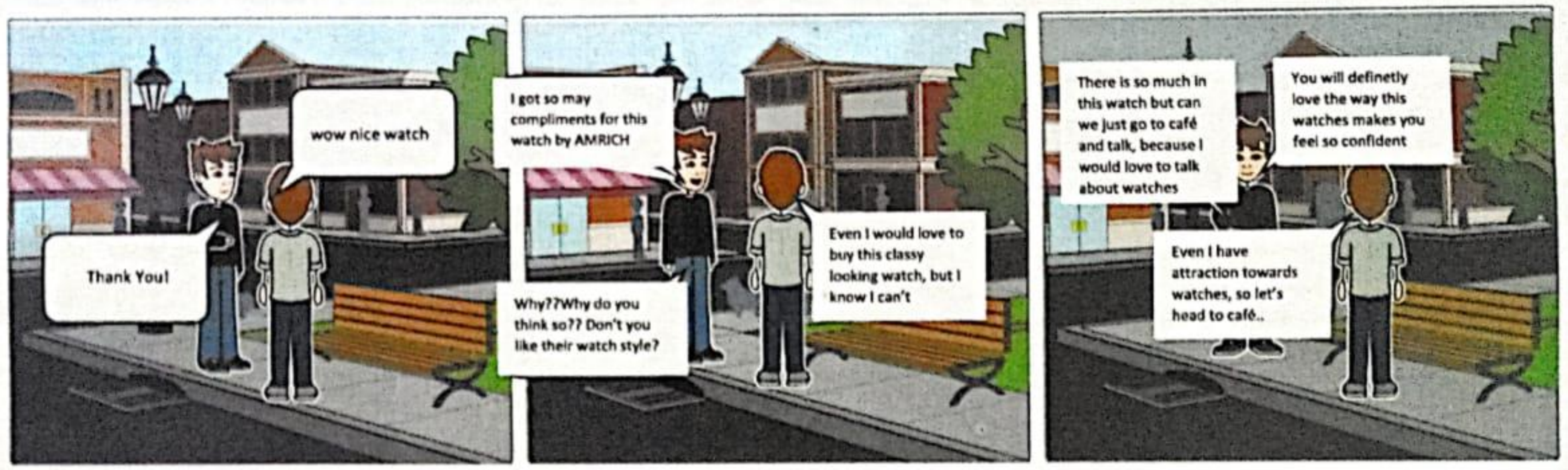

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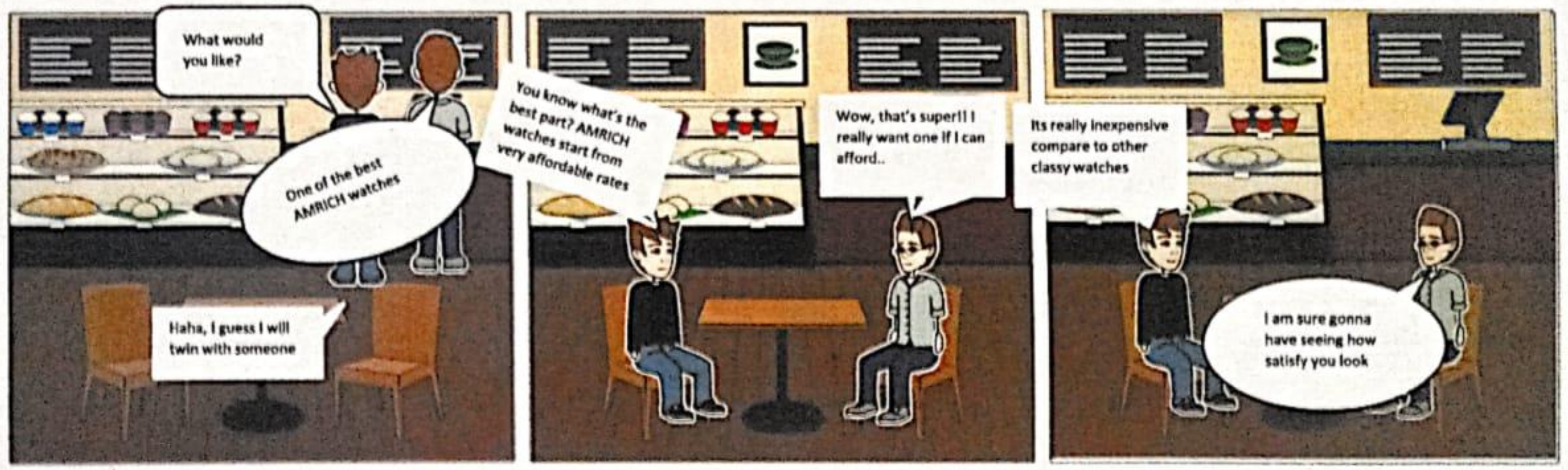

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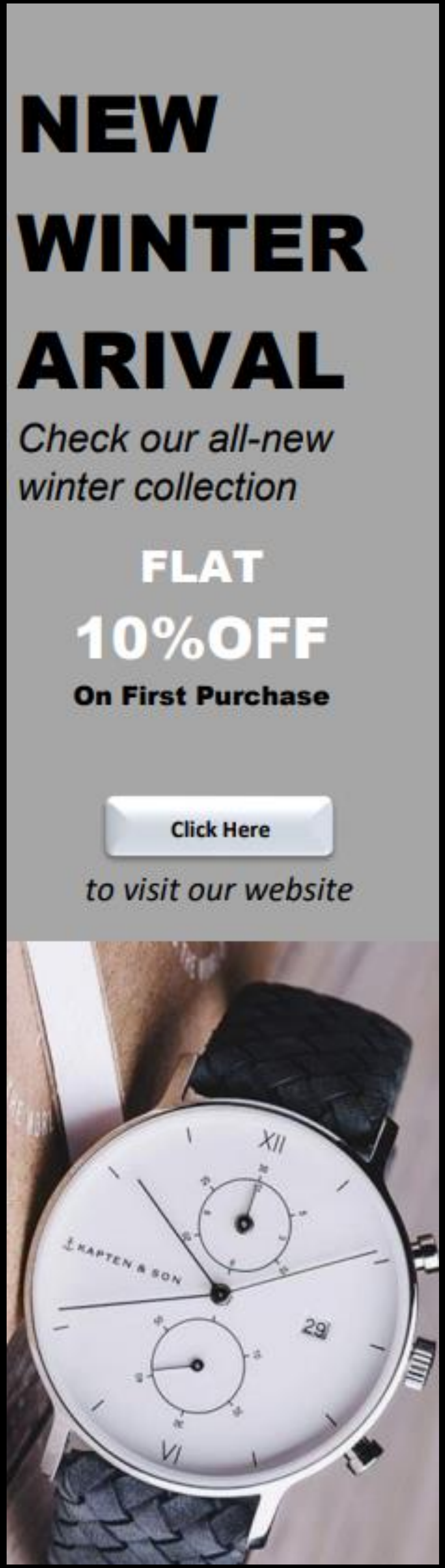
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"STUDY OF WORKING CAPITAL OF SBI "

A Project submitted to

University of Mumbai for partial completion of the degree of

Bachelor in Commerce (Financial Market)

Under the Faculty of Commerce

Submitted by

SUMIT SURYAWANSHI

Under the guidance of

PROF. RAVI VISHWAKARMA

ACADEMIC YEAR: 2021 – 2022

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CERTIFICATE

This is to certify that SUMIT SURYAWANSHI has worked and duly completed her Project Work for the degree of **BACHELOR IN COMMERCE (FINANCIAL MARKET)** of under the Faculty of Commerce and her project is entitled **"STUDY OF WORKING CAPITAL OF SBI" u**nder the supervision of **PROF RAVI VISHWAKARMA** The information contained in this Project Work is true and original to the best of our knowledge and belief.

Date of Submission: 10th March, 2022 .

Signature of Project Guide

I/C PRINCIPAL
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of Arts, Science & Commerce
Powai-Vihar, Powai, Mumbai - 400 076
Tel. 25704526 / 25704530

Signature of Principal

Signature of Course Coordinator

Signature of Examiner

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DECLARATION

I, the undersigned **SUMIT SURYAWANSHI** Student of Chandrabhan Sharma College of Arts, Commerce & Science, hereby declare that the work embodied in this project work titled **"STUDY OF WORKING CAPITAL OF SBI"** forms my own contribution to the research work carried out under the guidance of **PROF RAVI VISHWAKARMA** is a result of my own research work and has not been previously submitted to any other University for any other Degree/ Diploma to this or any other University.

Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Sumit.

Place: Mumbai **Signature of Student**

Date: 10th March, 2022 .

ACKNOWLEDGEMENT

To list who all have helped me is difficult because they are so numerous and the depth is so enormous.

I would like to acknowledge the following as being idealistic channels and fresh dimensions in the completion of this project.

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I would like to thank my College Library, for having provided various reference books and magazines related to my project.

Lastly, I would like to thank each and every person who directly or indirectly helped me in the completion of the project especially my Parents and Peers who supported me throughout my project.

Index

INTRODUCTION

1.1 INTRODUCTION

Working capital, also known as net working capital (NWC), is the difference between a company's current assets, such as cash, accounts receivable (customers' unpaid bills) and inventories of raw materials and finished goods, and its current liabilities, such as accounts payable.

Working capital is a financial metric which represents operating liquidity available to a business, organization, or other entity, including governmental entities. Along with fixed assets such as plant and equipment, working capital is considered a part of operating capital. Gross working capital is equal to current assets. Working capital is calculated as current assets minus current liabilities. If current assets are less than current liabilities, an entity has a working capital deficiency, also called a working capital deficit and Negative Working capital.

There would be no necessity for current assets and liabilities because there would be no uncertainty, no transaction costs, information search costs, or production and technology constraints. The unit cost of production would not vary with the quantity produced. Borrowing and lending rates shall be same. Capital, labour, and product market shall be perfectly competitive and would reflect all available information, thus in such an environment, there would be no advantage for investing in short term assets.

These real world circumstance introduce problem`s which require the necessity of maintaining working capital. For example, an organization may be faced with an uncertainty regarding availability of sufficient quantity of crucial imputes in future at reasonable price. This may necessitate the holding of inventory, current assets. Similarly, an organization may be faced with an uncertainty regarding the level of its future cash flows and insufficient amount of cash may incur substantial costs. This may necessitate the holding of reserve of short term marketable securities, again a short term capital asset. In corporate financial management, the term working capital management (net) represents the excess of current assets over current liabilities.

In simple words working capital is the excess of current Assets over current Liabilities. Working capital has ordinarily been defined as the excess of current assets over current liabilities. Working capital is heart of the business if it is weak business cannot proper and survives. It is therefore said the fate of large scale investment in fixed assets is often determined by a relatively small amount of current assets. As the working capital is important to lifeline of company. If this lifeline deteriorates so that the company's ability to fund operation, re-invest do meet capital requirements and payment. Understanding company`s cash flow health is essential to making investment decision. A good way to judge a company`s cash flow prospects is to look at its working capital management. The company must have adequate working capital as much as needed by the company. It should neither be excessive or nor inadequate.

Excessive working capital cuisses for idle funds lying with the firm without earning any profit, where as inadequate working capital shows the company doesn't have sufficient funds for financing its daily needs working capital management involves study of the relationship between firm`s current assets and current liabilities. The goal of working capital management is to ensure that a short term debt and upcoming operational expenses. The better a company manager its working capital, the less the company needs to borrow. Even companies with cash surpluses need to manage working capital to ensure those surpluses are invested in ways that will generate suitable returns for investors.

"The primary objective of working capital management is to ensure that sufficient cash is available to"

· Meet day to day cash flow needs.
· Pay wages and salaries when they fall due.
· Pay creditors to ensure continued supplies of goods and services.
. Pay government taxation and provider of capital-dividends and
· Ensure the long term survival of the business entity.

1.2 Banking Overview

Banking sector is a ladder to other sectors for their improvement and their growth. Thus a strong bank sector is required for the economic growth of a country. After the reforms in 1991, banks are growing by leap and bounds. Commercial banks have a comparative advantage as providers of capital because of their special knowledge of customers and ability to closely monitor uses of funds on an ongoing basis.

The major participants of the Indian financial system are the commercial banks, the Financial Institutions (FIs), encompassing Term-Lending Institutions, Investment Institutions, Specialized Financial Institutions and the State-Level Development Bank, Non-Bank Financial Companies (NBFCs) and other market intermediaries such as the stock brokers and money-lenders. The commercial banks and certain variants of NBFCs are among the oldest of the market participants. The Financial Institutions, on the other hand, are relatively new entities in the financial market place.

History Perspective

Bank of Hindustan, set up in 1870, was the earliest Indian Bank. Banking in India on modern lines started with the establishment of three Presidency Banks under Presidency Bank's Act 1876 i.e. Bank of Calcutta, Bank of Bombay and Bank of Madras. In 1921, all presidency banks were amalgamated to form the Imperial Bank of India. Imperial bank carried out limited central banking functions also prior to establishment of RBI. It engaged in all types of commercial banking business except dealing with the foreign exchange.

Reserve Bank of India Act was passed in 1934 & Reserve Bank of India (RBI) was constituted as an apex bank without major government ownership. Banking Regulations Act was passed in 1949. This regulation brought Reserve Bank of India under government control. Under the Act, RBI got wide ranging powers for supervision & control of banks. The Act also vested licensing powers & the authority to conduct inspections in RBI. In 1955, RBI acquired control of the "Imperial Bank of India", which was renamed as State Bank of India. In 1959, SBI took over control of eight private banks floated in the erstwhile princely states, making them as its 100% subsidiaries.

RBI was empowered in 1960, to force compulsory merger of weak banks with the strong ones. The total number of banks was thus reduced from 566 in 1951 to 85 in 1969. In July 1969, government nationalized 14 banks having deposits of Rs. 50 crores & above.

In 1980, government acquired 6 more banks with deposits of more than Rs. 200 crores. Nationalization of banks was to make them pay the role of catalytic agents for economic growth. The Narsimham Committee report suggested wide ranging reforms for banking sector in 1992 to introduce internationally accepted banking practices.

The amendment of Banking Regulation Act in 1993 saw the entry of new private sector banks. Banking segment in India functions under the umbrella of Reserve Bank of India the regulatory, central bank. This segment broadly consists of:

1. **Commercial Banks**

2. **Co-operative Banks**

1. Commercial Banks

The commercial banking structure in India consists of:

- Scheduled Commercial Banks
- Unscheduled Banks

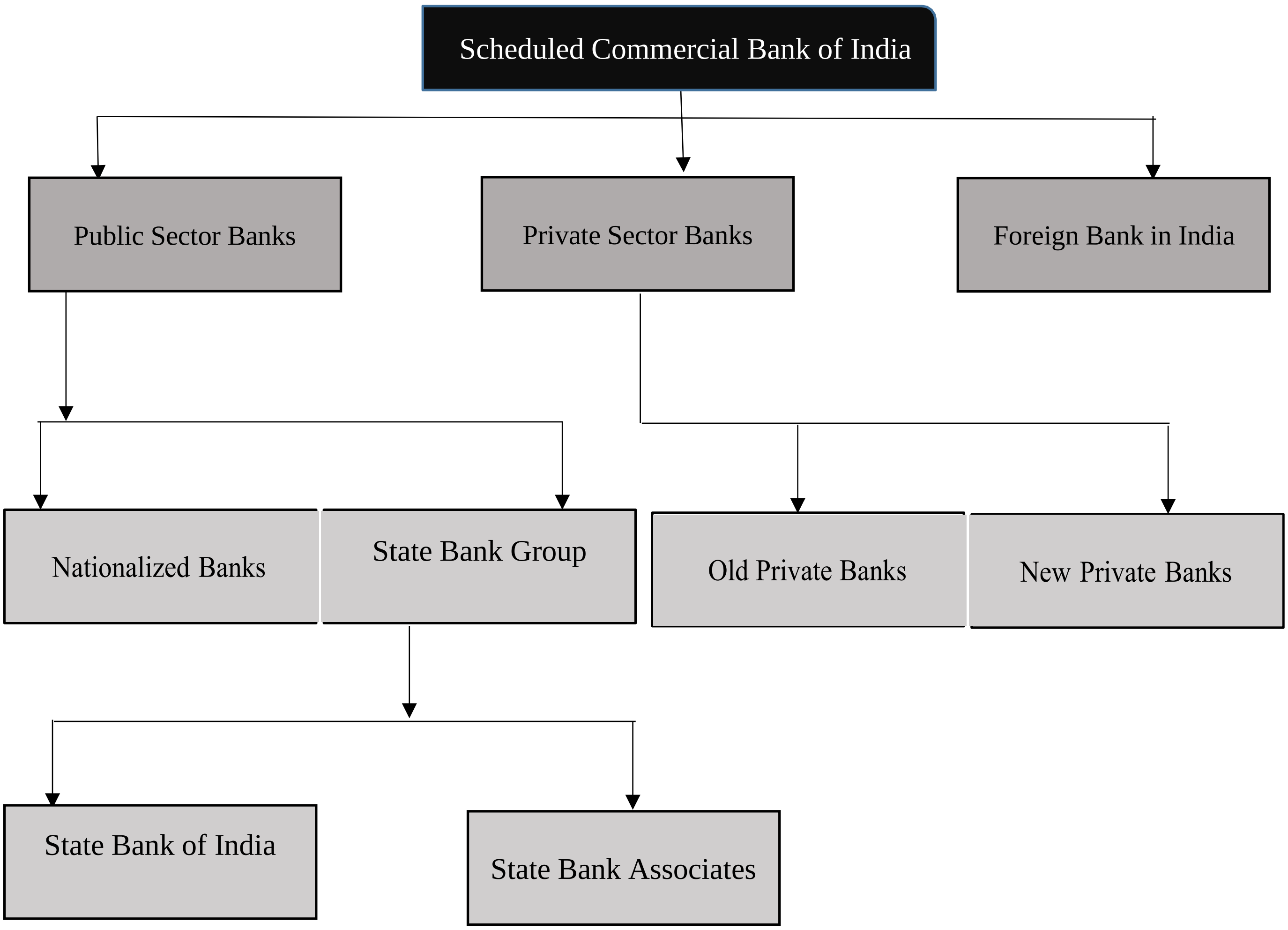
Scheduled Commercial Banks constitute those banks which have been included in the second Scheduled of Reserve Bank of India (RBI) Act, 1934. RBI in turn includes only those banks in this schedule which satisfy the criteria laid down vide section 42 (60) of the Act. Some co-operative banks are scheduled commercial banks albeit not all co-operative banks are. Being a part of the second schedule confers some benefits to the bank in terms of access to accommodation by RBI during the time of liquidity constraints. At the same time, however, this status also subjects the bank to certain conditions and obligation towards the reserve regulations of RBI. This sub sector can broadly be classified into:

- Public sector
- Private sector
- Foreign banks

Public sector banks have either the Government of India or Reserve Bank of India as the majority shareholder. This segment comprises of:

- State Bank of India (SBI) and its subsidiaries;
- Other nationalized banks.

Figure showing Structure and Asset Composition of Scheduled Commercial Banks.



Note:

1. Scheduled Commercial Banks are exclusive of regional rural banks.

2. Figures in the bracket indicate number of banks each group.

2. Co-operative banks

There are two main categories of the co-operative banks.

a. Short Term Lending Oriented Co-operative Banks – Within this category there are three sub category of banks viz state co-operative banks, District co-operative banks and Primary Agricultural co-operative societies.

b. Long Term Lending Oriented Co-operative Banks – Within the second category there are land development banks at three levels- state level, district level and village level.

<u>The co-operative banking structure in India is divided into following main 5 categories</u>

1. Primary Urban Co-operative Banks
2. Primary Agricultural Credit Societies
3. District Central Co-operative Banks
4. State Co-operative Banks
5. Land Development Banks

Banking Basics

Banking Regulation Act of India, 1949 defines Banking as “accepting, for the purpose of lending or lending of investment of deposits of money from the public, repayable on demand or otherwise and withdraw able by cheque, draft, order or otherwise.”

Most of the activities a Bank performs are derived from the above definition; In addition, Banks are allowed to perform certain activities which are ancillary to this business of accepting deposits and lending. A bank’s relationship with the public, therefore, revolves around accepting deposits and lending money. Another activity which is assuming increasing importance is transfer of money – both domestic and foreign – from one place to another. This activity generally known as “remittance business” in banking parlance. The so called FOREX (foreign exchange) business is largely a part of remittance albeit it involves buying and selling of foreign currencies.

The law governing banking activities in India is called “Negotiable Instruments Act 1881”. The banking activities can be classified as:

- Ø Accepting Deposits from public/others (Deposits)
- Ø Lending money to public (Loans)
- Ø Transferring money from one place to another (Remittances)
- Ø Acting as trustees
- Ø Acting as intermediaries
- Ø Keeping valuables in safe custody
- Ø Collection Business
- Ø Government Business

Functioning of a Bank

Functioning of a Bank is among the more complicated of corporate operations. Since Banking involves dealing directly with money, government in most countries regulates this sector rather stringently. In India, the regulation traditionally has been very strict and in the opinion of certain quarters, responsible for the present condition of banks, where NPA’s are of a very high order. The process of financial reforms, which started in 1991, has cleared the cobwebs somewhat but a lot remains to be done. The multiplicity of policy and regulations that a bank has to work with makes its operations even more complicated, sometimes bordering on illogical. This section, which is also intended for banking professional, attempts to give an overview of the functions in as simple manner as possible.

As per the banking Regulation Act of 1949 and viewed solely from the point of view of the customers, Banks essentially perform the following functions:

1. Accepting Deposits from public/others (Deposits)

2. Lending money to public (Loans)

3. Transferring money from one place to another (Remittances)

4. Acting as trustees

5. Keeping valuables in safe custody

6. Government Business

But do these functions constitute banking? The answer must be a no. There are so many intricacies involved in the activities that a bank performs today, that the above list must sound very simple to a seasoned banker. Bank has to do to give the above services to its customers. These activities can also be described as back office banking. Banks are organized in linear structure to perform these activities at the base of which lies a branch. The corporate office of bank is normally called Head Office.

Current Scenario

A bank is a financial institution which accepts deposits from the general public and extends loans to the households, the firms, and the government. The Indian banking sector is the lifeline of the nation and its people. It is a vital component of the economy of the country. The banking sector is considered to be the backbone of the modern economy. The efficiency and growth of a nation depend on the strength and efficiency of its financial institutions. The banking sector of India is the hope and aspiration of millions of people in the country. But to achieve this success the banking sector had to pass many hurdles. The cooperative banks in connivance with the Indian banking sector is now providing need-based finance especially for the development of the agricultural sector which is the backbone of Indian economy.

It has been seen that the growth of the Indian banking sector has been more qualitative rather than quantitative. Further, the credits take-off has been surging ahead over the past few decades aided by strong economic growth, rising disposable incomes, increasing consumerism and easier access to credit. The Indian banking sector has also witnessed an increase in demand for both corporate and retail loans particularly the services, real estate, consumer durables and agriculture allied sectors have led to the growth of credit. The Indian banking sector is recently now focusing on adopting an integrated approach to risk management. The Indian banking sector has already embraced the international banking supervision accord. The Reserve Bank of India has decided to set up the public credit registry (PCR), an extensive database of credit information which is accessible to all stakeholders. The current scenario of the Indian banking sector is also witnessing a surge in the deposits made under Pradhan Mantri Jan Dhan Yojana. Efforts are also being made to raise the income level so as to enhance the banking sector in the rural areas.

1.3 Profile of State Bank of India

State Bank of India (SBI) is that country's largest commercial bank. The government-controlled bank--the Indian government maintains a stake of nearly 60 percent in SBI through the central Reserve Bank of India--also operates the world's largest branch network, with more than 13,500 branch offices throughout India, staffed by nearly 220,000 employees. SBI is also present worldwide, with seven international subsidiaries in the United States, Canada, Nepal, Bhutan, Nigeria, Mauritius, and the United Kingdom, and more than 50 branch offices in 30 countries. Long an arm of the Indian government's infrastructure, agricultural, and industrial development policies, SBI has been forced to revamp its operations since competition was introduced into the country's commercial banking system.

As part of that effort, SBI has been rolling out its own network of automated teller machines, as well as developing anytime-anywhere banking services through Internet and other technologies. SBI also has taken advantage of the deregulation of the Indian banking sector to enter the bancassurance, assets management, and securities brokering sectors. In addition, SBI has been working on reigning in its branch network, reducing its payroll, and strengthening its loan portfolio. In 2003, SBI reported revenueof $10.36 billion and total assets of $104.81 billion.

The All India Rural Credit Survey Committee proposed the takeover of the Imperial Bank of India, and integrating with it, the former state-owned or state-associate banks. Subsequently, an Act was passed in the Parliament of India in May 1955. As a result, the State Bank of India (SBI) was established on 1 July 1955. This resulted in making the State Bank of India more powerful, because as much as a quarter of the resources of the Indian banking system were controlled directly by the State. Later on, the State Bank of India (Subsidiary Banks) Act was passed in 1959. The Act enabled the State Bank of India to make the eight former State-associated banks as its subsidiaries.

The State Bank of India emerged as a pacesetter, with its operations carried out by the 480 offices comprising branches, sub offices and three Local Head Offices, inherited from the Imperial Bank. Instead of serving as mere repositories of the community's savings and lending to creditworthy parties, the State Bank of India catered to the needs of the customers, by banking purposefully. The bank served the heterogeneous financial needs of the planned economic development.

ABOUT LOGO

Togetherness is the theme of this corporate loge of SBI where the world of banking services meet the ever changing customers' needs and establishes a link that is like a circle, it indicates complete services towards customers. The logo also denotes a bank that it has prepared to do anything to go to any lengths, for customers.

The blue pointer represent the philosophy of the bank that is always looking for the growth and newer, more challenging, more promising direction. The key hole indicates safety and security.

MISSION STATEMENT:

1. Customer satisfaction
2. Based on core competencies
3. Realistic and clear
4. Motivational and inspirational
5. Specific and sharp
6. Reflects the company's offerings

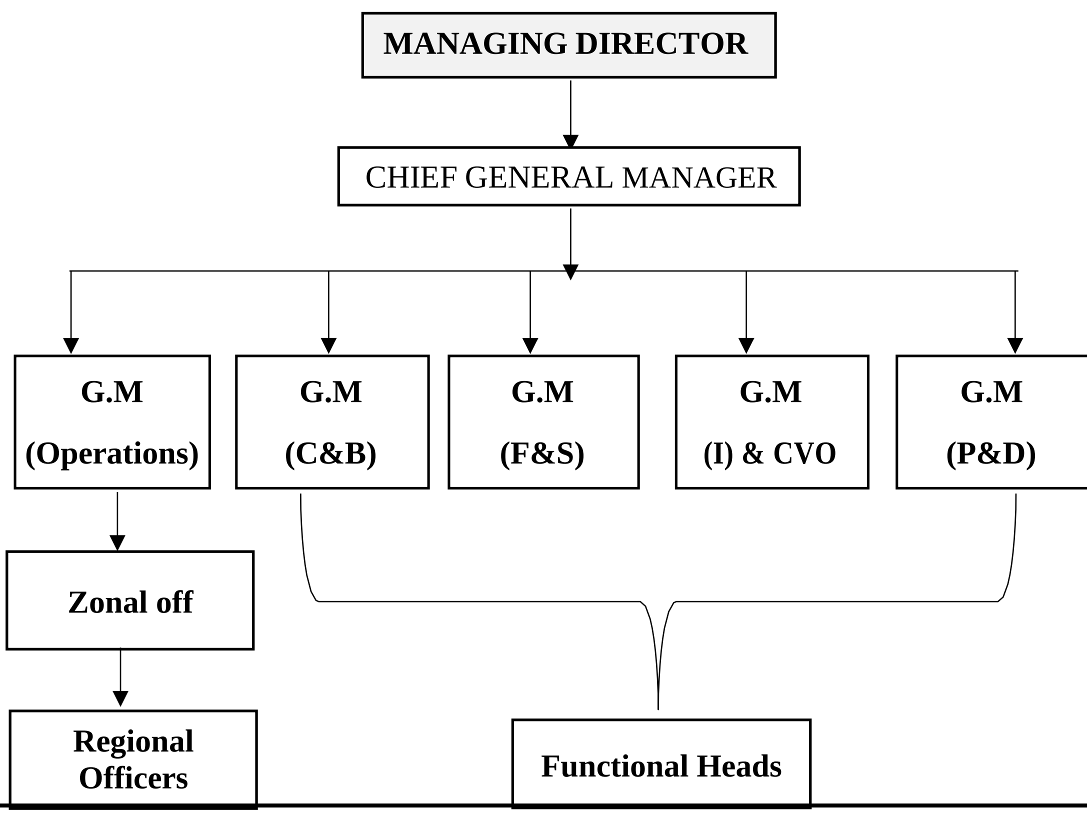
VISION STATEMENT:

1. Gathering for a meeting and idea generation
2. Grouping similar ideas and developing drafts
3. Evaluating the vision statement
4. Communication of vision statement

VALUES:

1. Excellence in customer service Profit orientation
2. Belonging commitment to Bank
3. Fairness in all dealings and relations
4. Risk taking and innovative
5. Team playing
6. Learning and renewal
7. Integrity
8. Transparency and Discipline in policies and systems.

Organizational Structure



ATM Services

a) Cash Withdrawal (Limit depends on the type of card)

b) SBI ATM PIN generation.

c) ATM PIN Change.

d) SBI Balance Enquiry – either view only or take a printed receipt as well.

e) SBI Life insurance premium payment.

f) SBI Mini statement.

g) Card-to-Card Fund Transfer.

h) Credit Card Payment – Visa cards only.

Branches

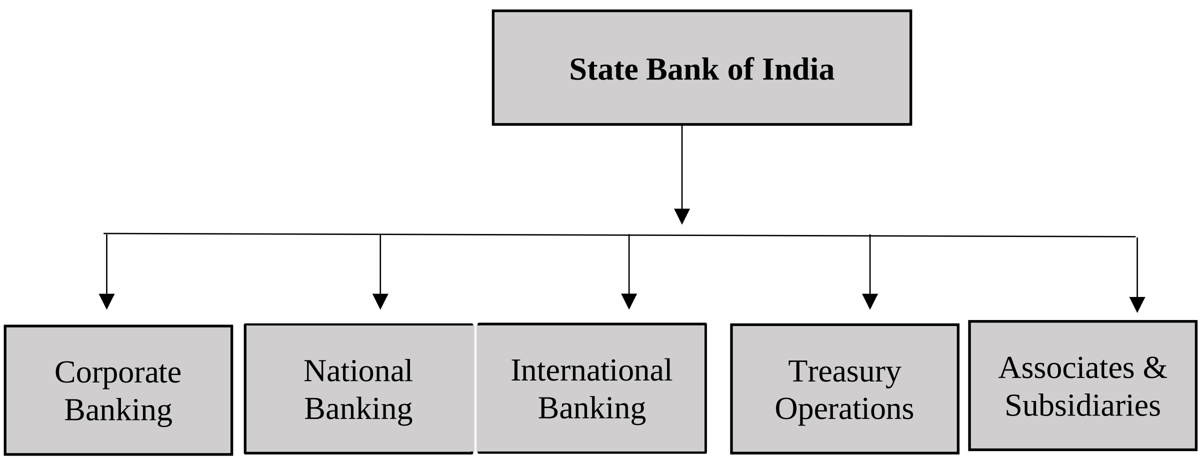
The corporate center of SBI is located in Mumbai. In order to cater to different functions, there are several other establishments in and outside Mumbai, apart from the corporate center. The bank boasts of having as many as 16 local head offices and 57 Zonal Offices, located at major cities throughout India. It is recorded that SBI has about **22141 branches**, well networked to cater to its customers throughout India.

Management

The bank has 14 directors on the Board and is responsible for the management of the Bank's business. The board in addition to monitoring corporate performance also carries out functions such as approving the business plan, reviewing and approving the annual budgets and borrowing limits and fixing exposure limits. **Shri Dinesh Kumar Khara** is the Chairman of the bank. The five-year term of Mr. Bhatt will expire in March 2011. Prior to this appointment, Mr. Bhatt was Managing Director at State Bank of Travancore. Mr. Bhatt has more than 30 years of experience in the Indian banking industry and is seen as futuristic leader in his approach towards technology and customer service. Mr. Bhatt has had the best of foreign exposure in SBI. We believe that the appointment of Mr. Bhatt would be a key to SBI's future growth momentum. Mr. T S Bhattacharya is the Managing Director of the bank and known for his vast experience in the banking industry. Recently, the senior management of the bank has been broadened considerably. The positions of CFO and the head of treasury have been segregated, and new heads for rural banking and for corporate development and new business banking have been appointed. The management's thrust on growth of the bank in terms of network and size would also ensure encouraging prospects in time to come.

Key Areas of Operations

The business operations of SBI can be broadly classified into the key income generating areas such as National Banking, International Banking, Corporate Banking, & Treasury operations.



Competitors and other players in the field:-

- **Top Performing Public Sector Banks In 2021**

· Punjab National Bank

· Union Bank of India

· Canara Bank

· Bank of Baroda

· Bank of India

· Central Bank of India

· Indian Bank

- Indian Overseas Bank
- Bank of Maharashtra

- **Top Performing Private Sector Banks In 2021**

- ICICI Bank
- HDFC Bank
- Axis Bank
- IDBI Bank
- Yes Bank
- Kotak Mahindra Bank
- IndusInd Bank
- Federal Bank
- IDFC First Bank
- Jammu and Kashmir Bank

- **Subsidiaries**

The State Bank Group includes a network of eight banking subsidiaries and several non-banking subsidiaries. Through the establishments, it offers various services including merchant banking services, fund management, factoring services, primary dealership in government securities, credit cards and insurance.

- **The eight banking subsidiaries are:**

- State Bank of Bikaner and Jaipur (SBBJ)
- State Bank of Hyderabad (SBH)
- State Bank of India (SBI)
- State Bank of Indore (SBIR)
- State Bank of Mysore (SBM)
- State Bank of Patiala (SBP)
- State Bank of Saurashtra (SBS)
- State Bank of Travancore (SBT)

Products and Services

Personal Banking

- SBI Term Deposits SBI Loan For Pensioners
- SBI Recurring Deposits Loan Against Mortgage Of Property
- SBI Housing Loan Against Shares & Debentures
- SBI Car Loan Rent Plus Scheme
- SBI Educational Loan Medi-Plus Scheme

Other Services

- Agriculture/Rural Banking
- NRI Services
- ATM Services
- Demat Services
- Corporate Banking
- Internet Banking
- Mobile Banking
- International Banking
- Safe Deposit Locker
- RBIEFT
- E-Pay
- E-Rail
- SBI Vishwa Yatra Foreign Travel Card
- Broking Services
- Gift Cheques

1.4 Other Analysis of SBI

A technique that enables a group or individual to move from everyday problems and traditional strategies to a fresh perspective is called SWOT Analysis.

Strengths of SBI

- Brand name
- Market Leader
- Wide Distribution Network
- Government Owned
- Diversified Portfolio

Weaknesses of SBI

- Minor hindrances
- Hierarchical management
- Lags modernization

Opportunities of SBI

- Merger of associate banks with SBI
- Opportunities for public sector banks
- New Branches and ATM's
- Expansion on Foreign soil

Threats of SBI

- Advent of MNC banks
- CRM
- Private banks venturing into the rural
- Employee Strike

RESEARCH METHODOLOGY

2. RESEARCH METHODOLOGY:

The capital of a business which is used in its day-to-day trading operations, calculated as the current assets minus the current liabilities.
Working capital can be classified either on the basis of its concept or on the basis of periodicity of its requirement.

On the basis of concepts there are two concepts of working capital: -

I. Gross Working Capital

II. Net Working Capital

Gross Working Capital

Gross working capital refers to the firm's investment in current assets. Current assets are assets that can be converted into cash within an accounting year. Current assets include cash and bank balance, Short-term securities, debtors, bills receivables and inventory.

The Gross Working Capital concept focuses attention on two aspects of current assets management.

a. Optimum investment in current assets

b. Financing of current assets.

NET WORKING CAPITAL

Net working capital refers to the difference between current assets and current liabilities. Current liabilities are those claims of outsiders, which are expected to mature for payment within an accounting year and include bills payable and outstanding expenses. Networking capacity indicates the liquidity position of the firm. Generally networking capacity is referred to as working capital.

I. On the basis of requirement – According to Gestenberg, the working capital can be classified into permanent or regular working capital and variable working capital.

Operating Cycle

It is clear that working capital is required because of the time gap between the sales and their actual realization in cash. This time gap is technically termed as "operating cycle" of the business. Funds required investing in inventories; debtors and other current assets keep on changing shape and volume. Like a company has some cash in the beginning. This cash may be to the suppliers of raw material, to meet labour costs and other overheads. These three combined would generate WIP, which will be converted into finished goods on completion of production process. On sale these finished goods gets converted into debtors and debtors pay, the firm will again have cash. This cash will again used for financing raw materials, WIP, etc. Thus, there is a complete cycle when cash gets converted into raw material, WIP finished goods, debtors and finally again cash.

In case of a manufacturing company, the operating cycle is the length of time necessary to complete the following cycle of events:

a. Conversion of cash into raw material.

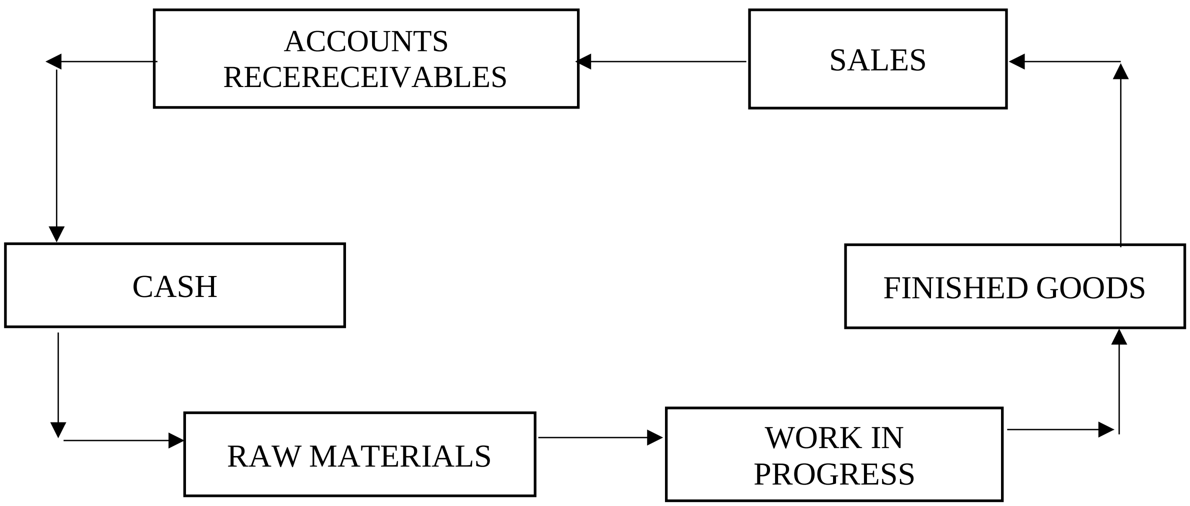
b. Conversion of raw material into work-in-progress.

c. Conversion of work-in-progress into finished goods.

d. Conversion of finished goods into accounts receivables, and

e. Conversion of accounts receivables into cash.

The operating cycle of a business can be shows as in the following chart.



OBJECTIVES OF WORKING CAPITAL MANAGEMENT

The basic objective of working capital is to provide adequate support for the smooth functioning of normal business operations of a company. The term adequate working capital is subjective depending on management's attitude towards uncertainty/risk.

i. Maintenance of working capital.

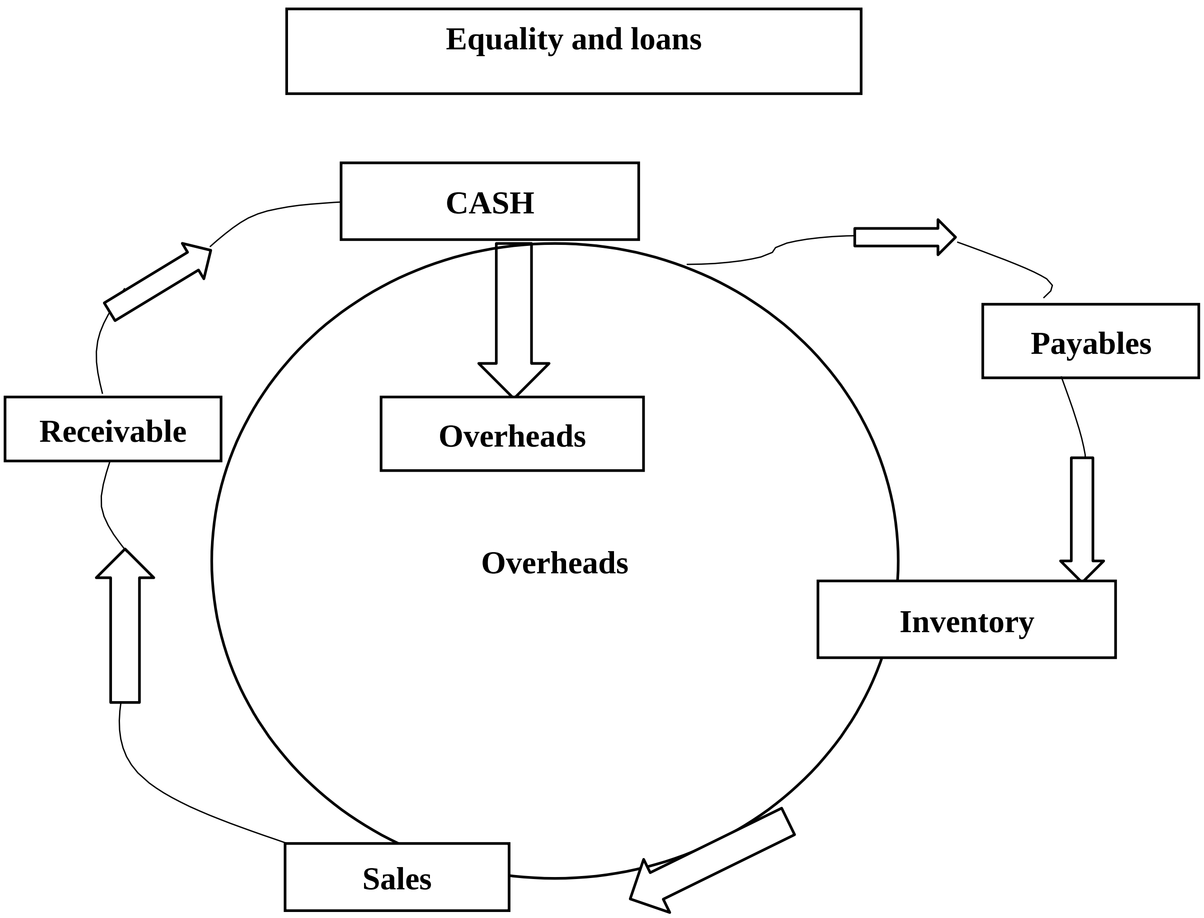
ii. Availability of ample funds at the time of need.

Working Capital Cycle

The working capital cycle can be defined as

The period of time which elapses between the point at which cash begins to be expended on the production of a product and the collection of cash from a customer

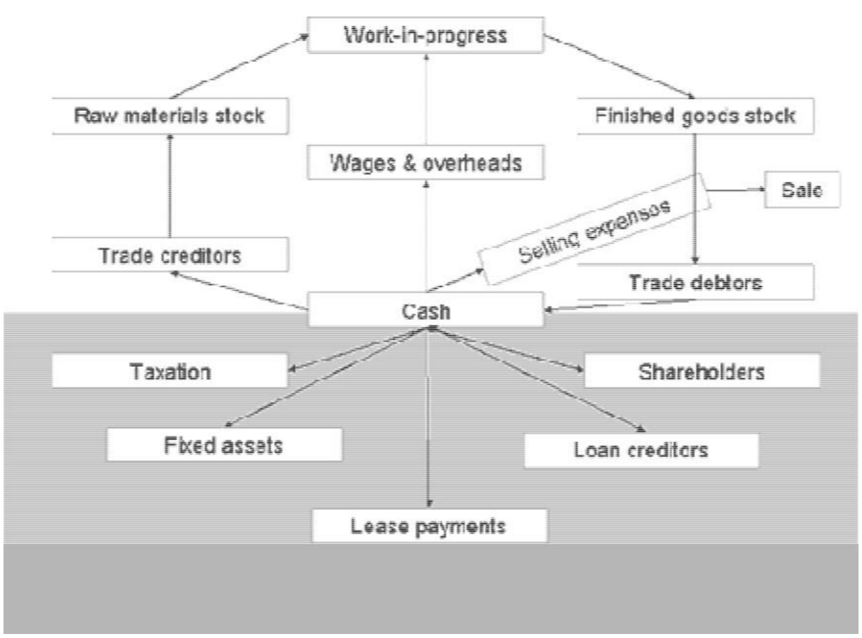
The diagram below illustrates the working capital cycle



Each component of working capital (namely inventory, receivable and payables) has two dimensions TIME and Money. When they come to managing working capital TIME IS MONEY. If you can get money to move faster around the cycle (collect monies due from debtors more quickly) or reduce the amount of money tied up (e., reduce inventory level relative to sales). The business will generate more cash or it will need to borrow less money to fund working capital. As a consequence, you could reduce the cost of bank interest or you will have additional free money available to support addition sales growth or investment. Similarly, if you can negotiate improve terms with suppliers e.g. get longer credit or an increased credit limit, you festively create freed finance to help fund future sales.

A perusal of operational cycle reveals that the cash invested in operations are recycled back in to cash. However it takes time to reconvert the cash. Cash flows in cycle into around and out of a business it the business`s lifeblood and every manager`s primary task to help keep it following and to use the cash flow to generate profits. The shorter the period of operating cycle. The larger will be the turnover of the funds invested in various purposes.

<u>The diagram below illustrates the working capital cycle for a manufacturing firm</u>



The upper portion of the diagram above shows in a simplified form the chain of events in a manufacturing firm. Each of the boxes in the upper part of the diagram can be seen as a tank through which funds flow. These tanks, which are concerned with day-to-day activities, have funds constantly flowing into and out of them.

The chain starts with the firm buying raw materials on credit.

In due course this stock will be used in production, work will be carried out on the stock, and it will become part of the firm's work in progress (WIP)

- Work will continue on the WIP until it eventually emerges as the finished product
- As production progresses, labour costs and overheads will need to be met
- Of course at some stage trade creditors will need to be paid
- When the finished goods are sold on credit, debtors are increased
- They will eventually pay, so that cash will be injected into the firm

Each of the areas – stocks (raw materials, work in progress and finished goods), trade debtors, cash (positive or negative) and trade creditors – can be viewed as tanks into and from which funds flow.

Working capital is clearly not the only aspect of a business that affects the amount of cash:

- The business will have to make payments to government for taxation
- Fixed assets will be purchased and sold
- Lessors of fixed assets will be paid their rent

- Shareholders (existing or new) may provide new funds in the form of cash

- Some shares may be redeemed for cash

- Dividends may be paid

- Long-term loan creditors (existing or new) may provide loan finance, loans will need to be repaid from time to time, and

- Interest obligations will have to be met by the business.

Unlike movements in the working capital items, most of these ‘non-working capital’ cash transactions are not every day events. Some of them are annual events (e.g. tax payments, lease payments, dividends, interest and, possibly, fixed asset purchases and sales). Others (e.g. new equity and loan finance and redemption of old equity and loan finance) would typically be rarer events.

Need of Working Capital Management

The need for working capital gross or current assets cannot be over emphasized. As already observed, the objective of financial decision making is to maximize the shareholders wealth. To achieve this, it is necessary to generate sufficient profits can be earned will naturally depend upon the magnitude of the sales among other things but sales cannot convert into cash. There is a need for working capital in the form of current assets to deal with the problem arising out of lack of immediate realization of cash against goods sold. Therefore sufficient working capital is necessary to sustain sales activity. Technically this 10 is refers to operating or cash cycle. If the company has certain amount of cash, it will be required for purchasing the raw material may be available on credit basis. Then the company has to spend some amount for labour and factory overhead to convert the raw material in work in progress, and ultimately finished goods. These finished goods convert in to sales on credit basis in the form of sundry debtors. Sundry debtors are converting into cash after expiry of credit period. Thus some amount of cash is blocked in raw materials, WIP, finished goods, and sundry debtors and day to day cash requirements.

However some part of current assets may be financed by the current liabilities also. The amount required to be invested in this current assets is always higher than the funds available from current liabilities. This is the precise reason why the needs for working capital arise.

<u>Types of Working Capital</u>

The operating cycle creates the need for current assets (working capital). However the need does not come to an end after the cycle is completed to explain this continuing need of current assets a destination should be drawn between permanent and temporary working capital.

1) Permanent working capital

The need for current assets arises, as already observed, because of the cash cycle. To carry on business certain minimum level of working capital is necessary on continues and uninterrupted basis. For all practical purpose, this requirement will have to be met permanent as with other fixed assets. This requirement refers to as permanent or fixed working capital

2) Temporary working capital

Any amount over and above the permanent level of working capital is temporary, fluctuating or variable, working capital. This portion of the required working capital is needed to meet fluctuation in demand consequent upon changes in production and sales as result of seasonal changes Graph shows that the permanent level is fairly castanet; while temporary working capital is fluctuating in the case of an expanding firm the permanent working capital line may not be horizontal.

This may be because of changes in demand for permanent current assets might be increasing to support a rising level of activity.

Determinants of Working Capital

The amount of working capital is depends upon a following factors

1. Nature of business

It is an important factor for determining the amount of working capital needed by various companies. The trading or manufacturing concerns will require more amount of working capital along-with their fixed investment of stock, raw materials and finished products.
Public utilities and railway companies with huge fixed investment usually have the lowest needs for current assets, partly because of cash, nature of their business and partly due to their selling a service instead of a commodity. Similarly, basic and key industries or those engaged in the manufacture of producer's goods usually have less proportion of working capital to fixed capital than industries producing consumer goods.

2. Length of production cycle

In some business like machine tools industry, the time gap between the acquisition of raw material till the end of final production of finished products itself is quite high. As such amount may be blocked either in raw material or work in progress or finished goods or even in debtors. Naturally there need of working capital is high.

3. Size and growth of business

In very small company the working capital requirement is quit high due to high overhead, higher buying and selling cost etc. as such medium size business positively has edge over the small companies. But if the business start growing after certain limit, the working capital requirements may adversely affect by the increasing size.

4. Business/ Trade cycle

If the company is the operating in the time of boom, the working capital requirement may be more as the company may like to buy more raw material, may increase the production and sales to take the benefit of favorable market, due to increase in the sales, there may more and more amount of funds blocked in stock and debtors etc. similarly in the case of depressions also, working capital may be high as the sales terms of value and quantity may be reducing, there may be unnecessary piling up of stack without getting sold, the receivable may not be recovered in time etc.

5. Terms of purchase and sales

Sometime due to competition or custom, it may be necessary for the company to extend more and more credit to customers, as result which more and more amount is locked up in debtors or bills receivables which increase the working capital requirement. On the other hand, in the case of purchase, if the credit is offered by suppliers of goods and services, a part of working capital requirement may be financed by them, but it is necessary to purchase on cash basis, the working capital requirement will be higher.

6. Profitability

The profitability of the business may be vary in each and every individual case, which is in turn its depend on numerous factors, but high profitability will positively reduce the strain on working capital requirement of the company, because the profits to the extent that they earned in cash may be used to meet the working capital requirement of the company.

7. Operating efficiency

If the business is carried on more efficiently, it can operate in profits which may reduce the strain on working capital; it may ensure proper utilization of existing resources by eliminating the waste and improved coordination etc.

8. Length of period of manufacture:

The average length of the period of manufacture, i.e., the time which elapses between the commencement and end of the manufacturing process is an important factor in determining the amount of the working capital. If it takes less time to make the finished product, the working capital required will be less. To give an example, a baker requires one night time to bake his daily quota of bread. His working capital is, therefore, much less than that of a shipbuilding concern which takes three to five years to build a ship. Between these two cases may fall other business concerns with varying periods of manufacture requiring different amounts of working capital.

9. Volume of business:

Generally, the size of the company has a direct relation with the working capital needs. Big concerns have to keep higher working capital for investment in current assets and for paying current liabilities.

10. The proportion of the cost of raw materials to total cost:

Where the cost of raw materials to be used in manufacturing of a product is very large in proportion to the total cost and its final value, working capital required will also be more.
That is why, in a cotton textile mill or in a sugar mill, huge funds are required for this purpose. A building contractor also needs huge working capital for this reason. If the importance of materials is less, as for example in an oxygen company, the needs of working capital will be naturally not more.

11. Turnover of working capital:

Turnover means the speed with which the working capital is recovered by the sale of goods. In certain businesses, sales are made quickly and the stocks are soon exhausted and new purchases have to be made. In this manner, a small amount of money invested in stocks will result in sales of much larger amount. Considering the volume of sales, the amount of working capital requirements will be rather small in such type of business. There are other businesses where sales are made irregularly.

CONSTITUENTS OF CURRENT ASSETS

1. Cash in hand and cash at bank

2. Bills receivables

3. Sundry debtors

4. Short term loans and advances.

5. Inventories of stock as:

    a. Raw material
    b. Work in process
    c. Stores and spares
    d. Finished goods

6. Temporary investment of surplus funds.

7. Prepaid expenses.

8. Accrued incomes.

9. Marketable securities.

In a narrow sense, the term working capital refers to the networking. Net working capital is the excess of current assets over current liability, or, say:

NET WORKING CAPITAL = CURRENT ASSETS – CURRENT LIABILITIES.

Net working capital can be positive or negative. When the current assets exceeds the current liabilities are more than the current assets. Current liabilities are those liabilities, which are intended to be paid in the ordinary course of business within a short period of normally one accounting year out of the current assets or the income business.

CONSTITUENTS OF CURRENT LIABILITIES

1. Accrued or outstanding expenses.
2. Short term loans, advances and deposits.
3. Dividends payable.
4. Bank overdraft.
5. Provision for taxation if it does not amt. to app. Of profit.
6. Bills payable.
7. Sundry creditors

The gross working capital concept is financial or going concern concept whereas net working capital is an accounting concept of working capital. Both the concepts have their own merits.

The gross concept is sometimes preferred to the concept of working capital for the following reasons:

1. It enables the enterprise to provide correct amount of working capital at correct time.

2. Every management is more interested in total current assets with which it has to operate then the source from where it is made available.

3. It take into consideration of the fact every increase in the funds of the enterprise would increase its working capital.

4. This concept is also useful in determining the rate of return on investments in working capital. The net working capital concept, however, is also important for following reasons:

   - It is qualitative concept, which indicates the firm's ability to meet to its operating expenses and short-term liabilities.

   - IT indicates the margin of protection available to the short term creditors.

   - It is an indicator of the financial soundness of enterprises.

   - It suggests the need of financing a part of working capital requirement out of the permanent sources of funds.

CLASSIFICATION OF WORKING CAPITAL:-

Working capital may be classified in to ways:

- On the basis of concept.

- On the basis of time.

On the basis of concept working capital can be classified as gross working capital and net working capital.

On the basis of time, working capital may be classified as:

- Permanent or fixed working capital.
- Temporary or variable working capital

PERMANENT OR FIXED WORKING CAPITAL:-

Permanent or fixed working capital is minimum amount which is required to ensure effective utilization of fixed facilities and for maintaining the circulation of current assets. Every firm has to maintain a minimum level of raw material, work- in-process, finished goods and cash balance. This minimum level of current assets is called permanent or fixed working capital as this part of working is permanently blocked in current assets.

As the business grow the requirements of working capital also increases due to increase in current assets

TEMPORARY OR VARIABLE WORKING CAPITAL:-

Temporary or variable working capital is the amount of working capital which is required to meet the seasonal demands and some special exigencies. Variable working capital can further be classified as seasonal working capital and special working capital. The capital required to meet the seasonal need of the enterprise is called seasonal working capital. Special working capital is that part of working capital which is required to meet special exigencies such as launching of extensive marketing for conducting research, etc.

Temporary working capital differs from permanent working capital in the sense that is required for short periods and cannot be permanently employed gainfully in the business.

IMPORTANCE OR ADVANTAGE OF ADEQUATE WORKING CAPITAL:-

1. SOLVENCY OF THE BUSINESS: Adequate working capital helps in maintaining the solvency of the business by providing uninterrupted of production.

2. Goodwill: Sufficient amount of working capital enables a firm to make prompt payments and makes and maintain the goodwill.

3. Easy loans: Adequate working capital leads to high solvency and credit standing can arrange loans from banks and other on easy and favorable terms.

4. Cash Discounts: Adequate working capital also enables a concern to avail cash discounts on the purchases and hence reduces cost.

5. Regular Supply of Raw Material: Sufficient working capital ensures regular supply of raw material and continuous production.

6. Regular Payment of Salaries, Wages and Other Day TO Day Commitments: It leads to the satisfaction of the employees and raises the morale of its employees, increases their efficiency, reduces wastage and costs and enhances production and profits.

7. Exploitation of Favorable Market Conditions: If a firm is having adequate working capital then it can exploit the favorable market conditions such as purchasing its requirements in bulk when the prices are lower and holdings its inventories for higher prices.

8. Ability to Face Crises: A concern can face the situation during the depression.

9. Quick And Regular Return On Investments: Sufficient working capital enables a concern to pay quick and regular of dividends to its investors and gains confidence of the investors and can raise more funds in future.

10. High Morale: Adequate working capital brings an environment of securities, confidence, high morale which results in overall efficiency in a business.

EXCESS OR INADEQUATE WORKING CAPITAL:-

Every business concern should have adequate amount of working capital to run its business operations. It should have neither redundant or excess working capital nor inadequate nor shortages of working capital. Both excess as well as short working capital positions are bad for any business. However, it is the inadequate working capital which is more dangerous from the point of view of the firm.

DISADVANTAGES OF REDUNDANT OR EXCESSIVE WORKING CAPITAL:-

1. Excessive working capital means ideal funds which earn no profit for the firm and business cannot earn the required rate of return on its investments.

2. Redundant working capital leads to unnecessary purchasing and accumulation of inventories.
3. Excessive working capital implies excessive debtors and defective credit policy which causes higher incidence of bad debts.
4. It may reduce the overall efficiency of the business.

5. If a firm is having excessive working capital then the relations with banks and other financial institution may not be maintained.
6. Due to lower rate of return investments, the values of shares may also fall.

7. The redundant working capital gives rise to speculative transactions

DISADVANTAGES OF INADEQUATE WORKING CAPITAL:-

Every business needs some amounts of working capital. The need for working capital arises due to the time gap between production and realization of cash from sales. There is an operating cycle involved in sales and realization of cash. There are time gaps in purchase of raw material and production; production and sales; and realization of cash.

Thus working capital is needed for the following purposes:

- For the purpose of raw material, components and spares.
- To pay wages and salaries
- To incur day-to-day expenses and overload costs such as office expenses.
- To meet the selling costs as packing, advertising, etc.
- To provide credit facilities to the customer.
- To maintain the inventories of the raw material, work-in-progress, stores and spares and finished stock.

REVIEW OF LITERATURE

3. REVIEW OF LITERATURE

The corporate finance literature has traditionally focused on the study of long-term financial decisions. However, short-term assets and liabilities are important components of total assets and needs to be carefully analyzed. Management of these short-term assets and liabilities warrants a careful investigation since the working capital management plays an important role for the firm’s profitability and risk as well as its value. The optimal level of working capital is determined to a large extent by the methods adopted for the management of current assets and liabilities. A research study on working capital management of paper industries in India was conducted by R. Sivarama and Prasad (2001). They reported that the chief executives properly recognized the role of efficient use of working capital in liquidity and profitability, but in practice they could not achieve it. Again they reported a clear reveal of a suboptimum utilization of working capital in paper industry.

A study on working capital management of horticulture industry in himachal Pradesh by Joginder Singh Dulta (2001) observed the size of current assets and current liabilities with all variations, registered a slight increase, but due to inefficient use of the various components of working capital of Himachal Pradesh Horticulture Produce Marketing and Processing Corporation Ltd, the current liabilities increased proportionately at a faster rate than current assets and net working capital position was worsened continuously.

A study on working capital management is done by me shyam shivnath das on State Bank of India on 25 March 2020. I had taken into consideration the current assets and the current liabilities of the State Bank of India. It shows that in the year 2016, 2017 and 2018 the net working capital is so high but in the year 2019 it was so low, but in the year 2020 SBI is able to manage the working capital properly.

State Bank of Bikaner and Jaipur:

State Bank of Bikaner and Jaipur was established in 1963 after amalgamation of erstwhile State Bank of Jaipur (established in 1943) with State Bank of Bikaner (established in 1944) as a subsidiary of State Bank of India. The Bank took over the business of the Govind Bank Pvt. Ltd. on 25.04.1966. The Bank's main area of operation is Rajasthan, with presence at all important centers in the country.

State Bank of Hyderabad:

State Bank of Hyderabad of India was established on August 8, 1941. It was then known as Hyderabad State Bank. The bank was the central bank of the erstwhile princely State of Hyderabad during pre-independence days. Hyderabad State Bank was responsible for managing Osmania Sikka-the currency of Hyderabad state in those days. The first branch of Hyderabad State Bank opened at Gunfoundry, Hyderabad on April 5, 1942. Hyderabad State Bank came under operational control of Reserve Bank of India (RBI) in 1953. The bank became RBI's subsidiary. Hyderabad State Bank was also renamed State Bank of Hyderabad in the same year. It became an associate of State Bank of India on October 1, 1959.

State Bank of Mysore:

State Bank of Mysore was established in the year 1913 as Bank of Mysore Ltd. under the patronage of the erstwhile Govt. of Mysore, at the instance of the banking committee. Subsequently, in March 1960, the Bank became an Associate of State Bank of India. State Bank of India holds 92.33% of shares. The Bank's shares are listed in Bangalore, Chennai, and Mumbai stock exchanges.

State Bank of Patiala:

State Bank of Patiala was founded by Late Bhupinder Singh, Maharaja of erstwhile Patiala state, with one branch by the name of ‘Chowk Fort to the year 1917.’Patiala State Bank' was state owned and setup for the explicit purpose of fostering growth of agriculture, trade and industry. The constitution, scope and operations of the Bank underwent a sea change with the formation of the Patiala and east Punjab States Union (PEPSU) in 1948.The Bank was then reorganized and brought under the control of ReserveBank of India. Another milestone in history of the Bank was its becoming a subsidiary of the State Bankof India on 1st April,1960 when it was named as the State Bank of Patiala and since then it has grown significantly both in size and volume of business. During these glorious years, the Bank has been playingan important role in banking sphere. The bank has now added a golden chapter to its history by fully computerizing all its branches on 24th January 2003 and became the first fully computerized Public Sector Bank in the country.

State Bank of Travancore:

State Bank of Travancore (SBT) was originally established as Travancore Bank Ltd. in 1945 sponsored by the erstwhile Princely State of Travancore. Under a special statute of the Indian Parliament (SBI subsidiary Banks Act 1959) it has been made an Associate of the State Bank of India and a member of the State Bank Group. Now it has network of 712 branches with total business of Rs. 66644 Crores.

Bank of Saurashtra:

The origins of State Bank of Saurashtra can be traced to Bhavnagar Darbar Bank, which was established in the year 1902. In 1948, when princely states were integrated to form Saurashtra state, the Bhavnagar Darbar Bank was formed into a statutory corporation, called State Bank of Saurashtra, and the four Darbar Banks - Rajkot State Bank, Porbandar State Bank, Palitana Darbar Bank and Vadia State Bank - were merged with it with effect from 1st July, 1950 as its branches. In 1960, the State Bank of Saurashtra joined the State Bank family as one of its fully owned subsidiaries. At the close of 1950, the Bank had only 9 branches and deposits of Rs.7 crores. By 31.03.2005, the total deposits amounted to Rs. 12613.04 crores and total advances reached the level of Rs. 6714.07 crores. Presently, the Bank has a network of 423 branches spread over 15 states and the Union Territory of Daman and Diu.

State Bank of Indore:

State Bank of Indore popularly known as Indore Bank in Malwa Region, originally known as Bank of Indore Ltd. was incorporated under a special charter of His Highness Maharaja Tukojirao Holker-III, the then ruler of this region. In terms of State Bank of India (Subsidiary Banks) Act, 1959 the Bank of Indore Ltd. became a subsidiary of State Bank of India w.e.f. 1st January 1960 and was renamed as State Bank of Indore The Bank acquired business of The Bank of Dewas Ltd. in 1962 and The Dewas Senior Bank Ltd. in 1965 and was up-graded to class 'A' category bank in 1971. Ever since, the Bank has been making steady progress and at the end of September 2008, the business turnover has crossed Rs.45000 crore.

LIMITATIONS:-

1) The survey was conducted in the Bangalore.

2) Managers were too busy persons, so it was difficult to get their time and view for specific questions.

3) Area covered for the project while doing job also was very large and it was very difficult to correlate two different customers / respondents' views in a one.

Analysis of working capital

4. Analysis of working capital

The process of analysis of working capital is a three step process. This process is included the followings:-

Step.1

- The first step of analyzing of working capital begins by determining current assets.
- Current assets are comprised of cash, marketable securities, accounts receivable and current inventory.
- The sum of the total value of each of the above is called the current assets

Step 2

- The second step is determining of current liabilities.
- Current liabilities include accounts payable, accrued expenses, notes payable and the portion of long-term debt that is classified as current.
- The sum of all of these above mention accounts are called current liabilities figure.

Step3

- Take the total of the current assets and subtract them from the current assets.
- The result will be the working capital.
- In other words, current asset minus current liabilities equals to working capital.

Example:-

- The company has $100,000 in cash, $50,000 in securities, $10,000 in account receivable, and $30,000 in inventory.

- On the current liabilities side, the company has $60,000 in accounts payable, $10,000 in accrued expenses, and $20,000 in current debt.

- **The current assets of the company are :-**

  $100, 000 + $50,000 + $10,000 + $30,000 = $190,000.

- **The current liabilities are:-**

  $60,000 + $10,000 + $20,000 = $90,000.

- Now take the current assets of $190,000 and subtract the current liabilities of $90,000 to arrive at the working capital of $100,000.

- $190,000 - $90,000 = $100,000.

Current Assets

Current Asset is a balance sheet item which equals the sum of cash and cash equivalents, accounts receivable, inventory, marketable securities, prepaid expenses, and other assets that could be converted to cash in less than one year. A company's creditors will often be interested in how much that company has in current assets, since these assets can be easily liquidated in case the company goes bankrupt. In addition, current assets are important to most companies as a source of funds for day-to-day operations.

In accounting, a current asset is an asset on the balance sheet which is expected to be sold or otherwise used up in the near future, usually within one year, or one operating cycle whichever is longer. Typical current assets include cash, cash equivalents, accounts receivable, inventory, the portion of prepaid accounts which will be used within a year, and short-term investments.

Current Assets = Cash +Bank + Debtors + Bills Receivable + Short Term Investment + Inventory +Prepaid Expenses

Current Liabilities

In accounting, current liabilities are considered liabilities of the business that are to be settled in cash within the fiscal year or the operating cycle, whichever period is longer.

For example,

Accounts payable for goods, services or supplies that were purchased for use in the operation of the business and payable within a normal period of time would be current liabilities.

Bonds, mortgages and loans that are payable over a term exceeding one year would be fixed liabilities or long-term liabilities. However, the payments due on the long-term loans in the current fiscal year couldbe considered current liabilities if the amounts were material.

Low is the list of Assets of SBI:-

From the Balance Sheet of SBI (31 March 2020)

BALANCE SHEET OF STATE BANK OF INDIA (in Rs. Cr.)

Particulars	Mar-20	Mar-19	Mar-18
ASSETS			
Cash and Balances with Reserve Bank of India	1,66,735.78	1,76,932.42	1,50,397.18
Balances with Banks Money at Call and Short Notice	84,361.23	45,557.69	41,501.46
Investments	10,46,954.52	9,67,021.95	10,60,986.72
Advances	23,25,289.56	21,85,876.92	19,34,880.19
Fixed Assets	38,439.28	39,197.57	39,992.25
Other Assets	2,89,613.55	2,66,327.70	2,26,994.20
TOTAL ASSETS	**39,51,393.92**	**36,80,914.25**	**34,54,752.00**

Particulars	Mar-17	Mar-16
ASSETS		
Cash and Balances with Reserve Bank of India	1,27,997.62	1,29,629.33
Balances with Banks Money at Call and Short Notice	43,974.03	37,838.33
Investments	7,65,989.63	5,75,651.78
Advances	15,71,078.38	14,63,700.42
Fixed Assets	42,918.92	10,389.28
Other Assets	1,54,007.72	1,40,408.41
TOTAL ASSETS	**27,05,966.30**	**23,57,617.54**

<u>Below there is the list of Current Liabilities of SBI:-</u>

From the Balance Sheet of SBI (31 March 2020)

BALANCE SHEET OF STATE BANK OF INDIA (in Rs. Cr.)

Particulars	Mar-20	Mar-19	Mar-18
Liabilities			
EQUITIES AND LIABILITIES			
SHAREHOLDER'S FUNDS			
Equity Share Capital	892.46	892.46	892.46
TOTAL SHARE CAPITAL	**892.46**	**892.46**	**892.46**
Revaluation Reserve	23,762.67	24,653.94	24,847.99
Reserves and Surplus	2,07,352.30	1,95,367.42	1,93,388.12
Total Reserves and Surplus	2,31,114.97	2,20,021.36	2,18,236.10
TOTAL SHAREHOLDERS FUNDS	**2,32,007.43**	**2,20,913.82**	**2,19,128.56**
Deposits	32,41,620.73	29,11,386.01	27,06,343.29
Borrowings	3,14,655.65	4,03,017.12	3,62,142.07
Other Liabilities and Provisions	1,63,110.10	1,45,597.30	1,67,138.08
TOTAL CAPITAL AND LIABILITIES	**39,51,393.92**	**36,80,914.25**	**34,54,752.00**

Particulars	Mar-17	Mar-16
Liabilities		
EQUITIES AND LIABILITIES		
SHAREHOLDER'S FUNDS		
Equity Share Capital	797.35	776.28
TOTAL SHARE CAPITAL	**797.35**	**776.28**
Revaluation Reserve	31,585.65	0
Reserves and Surplus	1,55,903.06	1,43,498.16
Total Reserves and Surplus	1,87,488.71	1,43,498.16
TOTAL SHAREHOLDERS FUNDS	**1,88,286.06**	**1,44,274.44**
Deposits	20,44,751.39	17,30,722.44
Borrowings	3,17,693.66	3,23,344.59
Other Liabilities and Provisions	1,55,235.19	1,59,276.08
TOTAL CAPITAL AND LIABILITIES	**27,05,966.30**	**23,57,617.54**

Analysis of Current Assets & Current Liabilities

From the Balance Sheet of SBI (31 March 2020)

Particulars	**Mar-20**	**Mar-19**	**Mar-18**
Assets			
Cash and Balances with Reserve Bank of India	1,66,735.78	1,76,932.42	1,50,397.18
Balances with Banks Money at Call and Short Notice	84,361.23	45,557.69	41,501.46
Other Assets	2,89,613.55	2,66,327.70	2,26,994.20
Advances	23,25,289.56	21,85,876.92	19,34,880.19
Investments	10,46,954.52	9,67,021.95	10,60,986.72
Total Assets	**39,12,954.64**	**36,41,716.68**	**34,14,759.75**
Liabilities			
Deposits	32,41,620.73	29,11,386.01	27,06,343.29
Borrowings	3,14,655.65	4,03,017.12	3,62,142.07
Total Liabilities	**35,56,276.38**	**33,14,403.13**	**30,68,485.36**

Particulars	Mar-17	Mar-16
Assets		
Cash and Balances with Reserve Bank of India	1,27,997.62	1,29,629.33
Balances with Banks Money at Call and Short Notice	43,974.03	37,838.33
Other Assets	1,54,007.72	1,40,408.41
Advances	15,71,078.38	14,63,700.42
Investments	7,65,989.63	5,75,651.78
Total Assets	**26,63,047.38**	**23,47,228.27**
Liabilities		
Deposits	20,44,751.39	17,30,722.44
Borrowings	3,17,693.66	3,23,344.59
Total Liabilities	**23,62,445.05**	**20,54,067.03**

So,

The Current Assets of SBI in the year 2020, 2019, 2018, 2017 & 2016 as per the Balance Sheet **(31 March 2020)**

So,

The Current Assets of SBI in the year 2020 as per the Balance Sheet **(31 March 2020)**

Current Assets = Cash and Balances with Reserve Bank of India+ Balances with Banks Money at Call and Short Notice+ Other Assets+ Advances+ Investments

=1,66,735.78+84,361.23+2,89,613.55+23,25,289.56+10,46,954.52

=**39,12,954.64cr**

So,

The Current Assets of SBI in the year 2019 as per the Balance Sheet **(31 March 2019)**

Current Assets = Cash and Balances with Reserve Bank of India+ Balances with Banks Money at Call and Short Notice+ Other Assets+ Advances+ Investments

=1,76,932.42+45,557.69+ 2,66,327.70+21,85,876.92+9,67,021.95

= **36,41,716.68cr**

So,

The Current Assets of SBI in the year 2018 as per the Balance Sheet **(31 March 2018)**

Current Assets =Cash and Balances with Reserve Bank of India+ Balances with Banks Money at Call and Short Notice+ Other Assets+ Advances+ Investments

=1,50,397.18+41,501.46+2,26,994.20+19,34,880.19+10,60,986.72

=34,14,759.75cr

So,

The Current Assets of SBI in the year 2017 as per the Balance Sheet **(31 March 2017)**

Current Assets = Cash and Balances with Reserve Bank of India+ Balances with Banks Money at Call and Short Notice+ Other Assets+ Advances+ Investments

=1,27,997.62+43,974.03+1,54,007.72+15,71,078.38+7,65,989.63

=26,63,047.38cr

So,

The Current Assets of SBI in the year 2016 as per the Balance Sheet **(31 March 2016)**

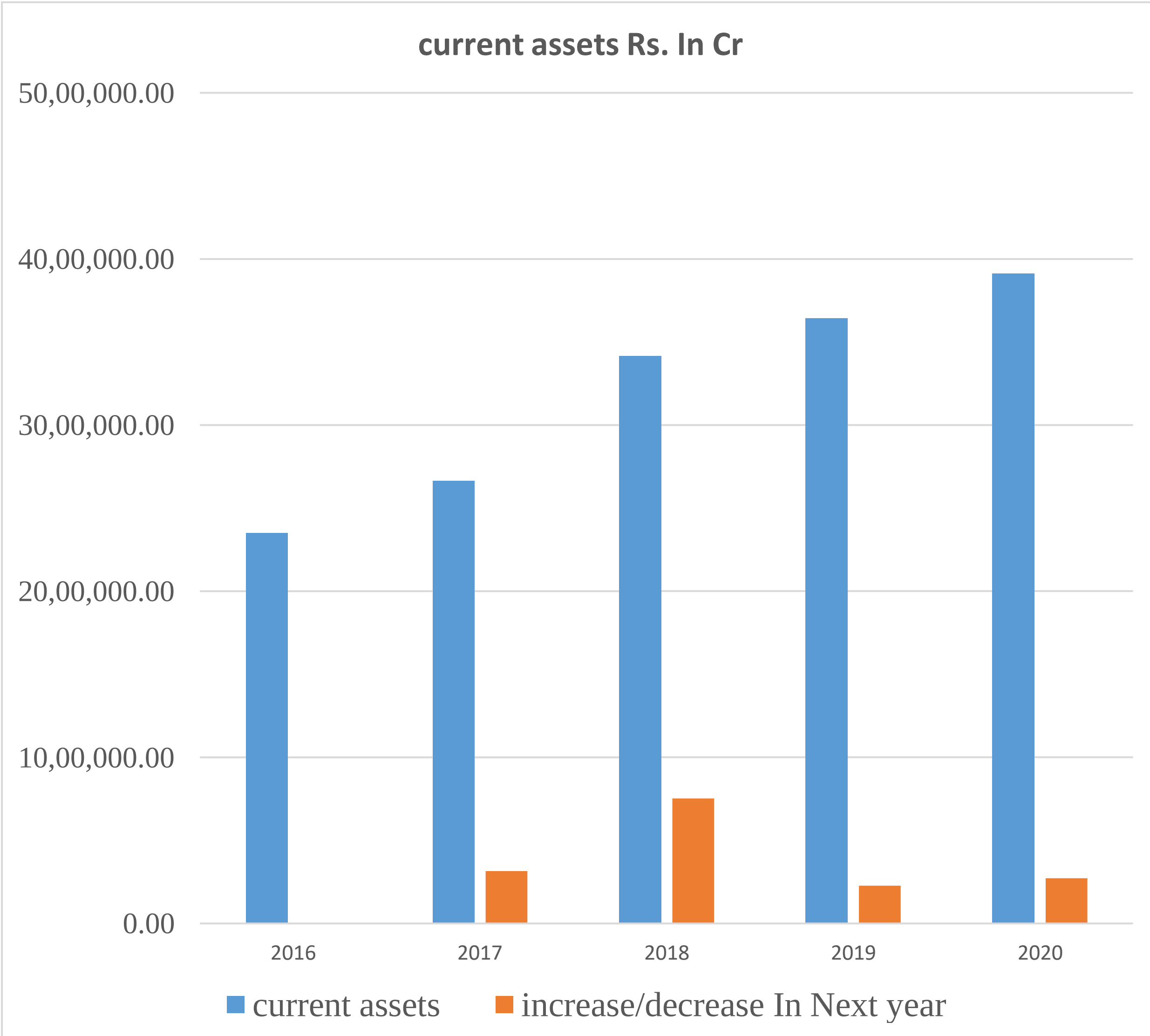
Current Assets = Cash and Balances with Reserve Bank of India+ Balances with Banks Money at Call and Short Notice+ Other Assets+ Advances+ Investments

=1,29,629.33+37,838.33+1,40,408.41+14,63,700.42+5,75,651.78

=**23,47,228.27cr**

Ø **Increase or decrease of Current Assets of SBI In cr**

PARTICULAR	**CURRENT ASSETS**	**INCREASE (/DECREASE) IN NWC**	**% INCREASE (/DECREASE) IN NWC**
2016	23,47,228.27		
2017	26,63,047.38	315819.11	13.45%
2018	34,14,759.75	751712.37	22.01%
2019	36,41,716.68	226956.93	6.65%
2020	39,12,954.64	271237.96	7.45%



Now

The Current Liabilities of SBI in the year **2020, 2019, 2018, 2017 & 2016** as per the Balance Sheet **(31 March 2020)**

So,

The Current Liabilities of SBI in the year 2020 as per the Balance Sheet **(31 March 2020)**

Current Liabilities = Deposits+ Borrowings

=32,41,620.73+3,14,655.65

=35, 56,276.38cr

So,

The Current Liabilities of SBI in the year 2019 as per the Balance Sheet **(31 March 2019)**

Current Liabilities = Deposits+ Borrowings

=29,11,386.01+4,03,017.12

=33,14,403.13cr

So,

The Current Liabilities of SBI in the year 2018 as per the Balance Sheet **(31 March 2018)**

Current Liabilities = Deposits+ Borrowings

=27,06,343.29+3,62,142.07

=30,68,485.36cr

So,

The Current Liabilities of SBI in the year 2017 as per the Balance Sheet **(31 March 2017)**

Current Liabilities = Deposits+ Borrowings

= 20,44,751.39+ 3,17,693.66

= 23,62,445.05cr

So,

The Current Liabilities of SBI in the year 2016 as per the Balance Sheet **(31 March 2016)**

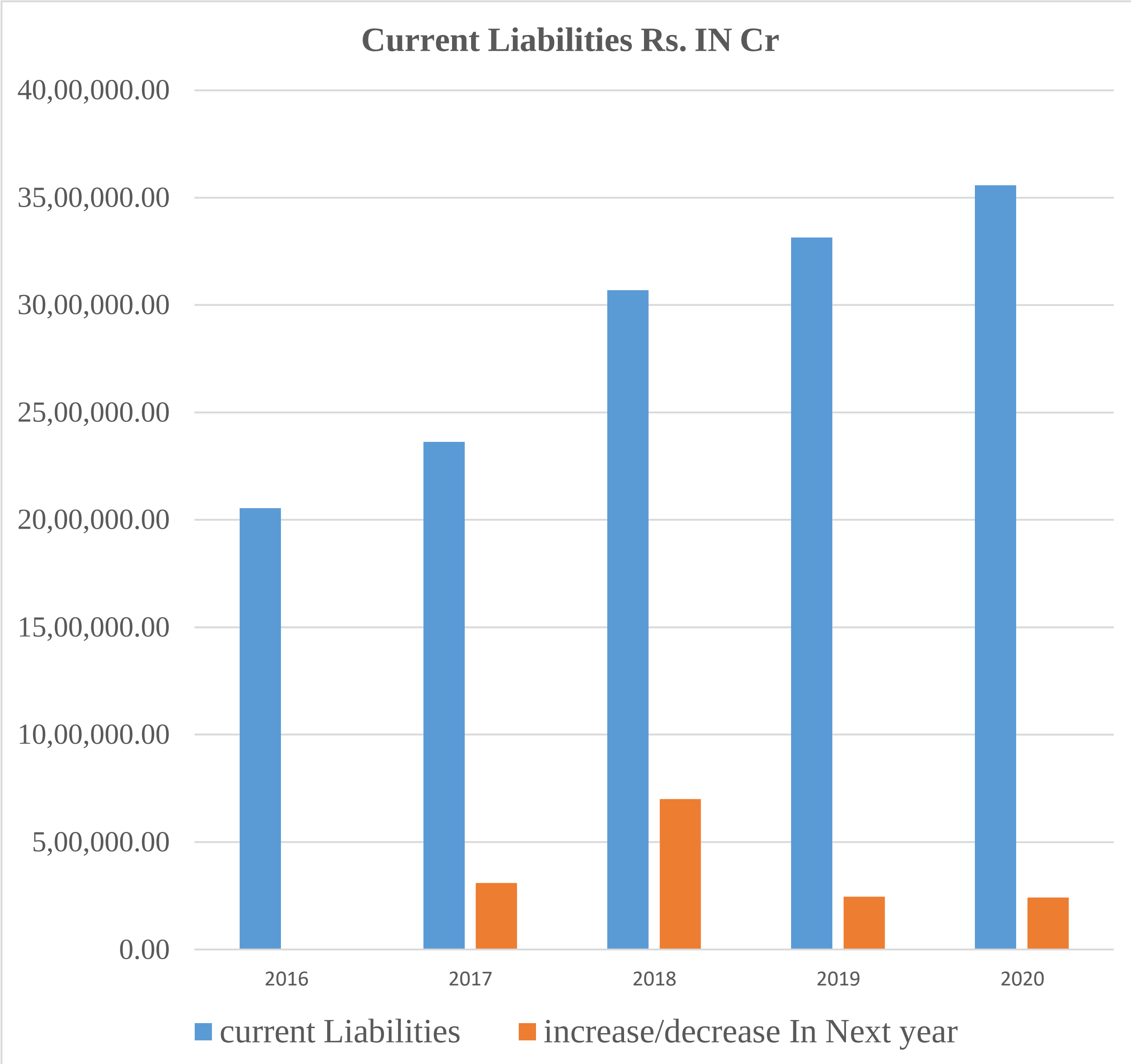
Current Liabilities = Deposits+ Borrowings

= 17,30,722.44+ 3,23,344.59

= 20,54,067.03cr

Ø **Increase or decrease of Current Liabilities of SBI In cr**

PARTICULAR	Current Liabilities	INCREASE (/DECREASE) IN NWC	% INCREASE (/DECREASE) IN NWC
2016	20,54,067.03		
2017	23,62,445.05	308378.02	15.13%
2018	30,68,485.36	700040.31	29.63%
2019	33,14,403.13	245917.77	8.01%
2020	35,56,276.38	241873.25	7.30%



Therefore, from the above calculation we get that the working capital of SBI in the year 2020,2019, 2018,2017 & 2016 as per the Balance Sheet **(31 March 2020)**

2020

Net Working Capital = Current Assets – Current Liabilities

=39,12,954.64- 35,56,276.38

=356678.26cr

2019

Net Working Capital = Current Assets – Current Liabilities

=36,41,716.68-33,14,403.13

=327313.55cr

2018

Net Working Capital = Current Assets – Current Liabilities

=34,14,759.75-30,68,485.36

=346274.39cr

2017

Net Working Capital = Current Assets – Current Liabilities

=26,63,047.38-23,62,445.05

=300602.33cr

2016

Net Working Capital = Current Assets – Current Liabilities

=23,47,228.27-20,54,067.03

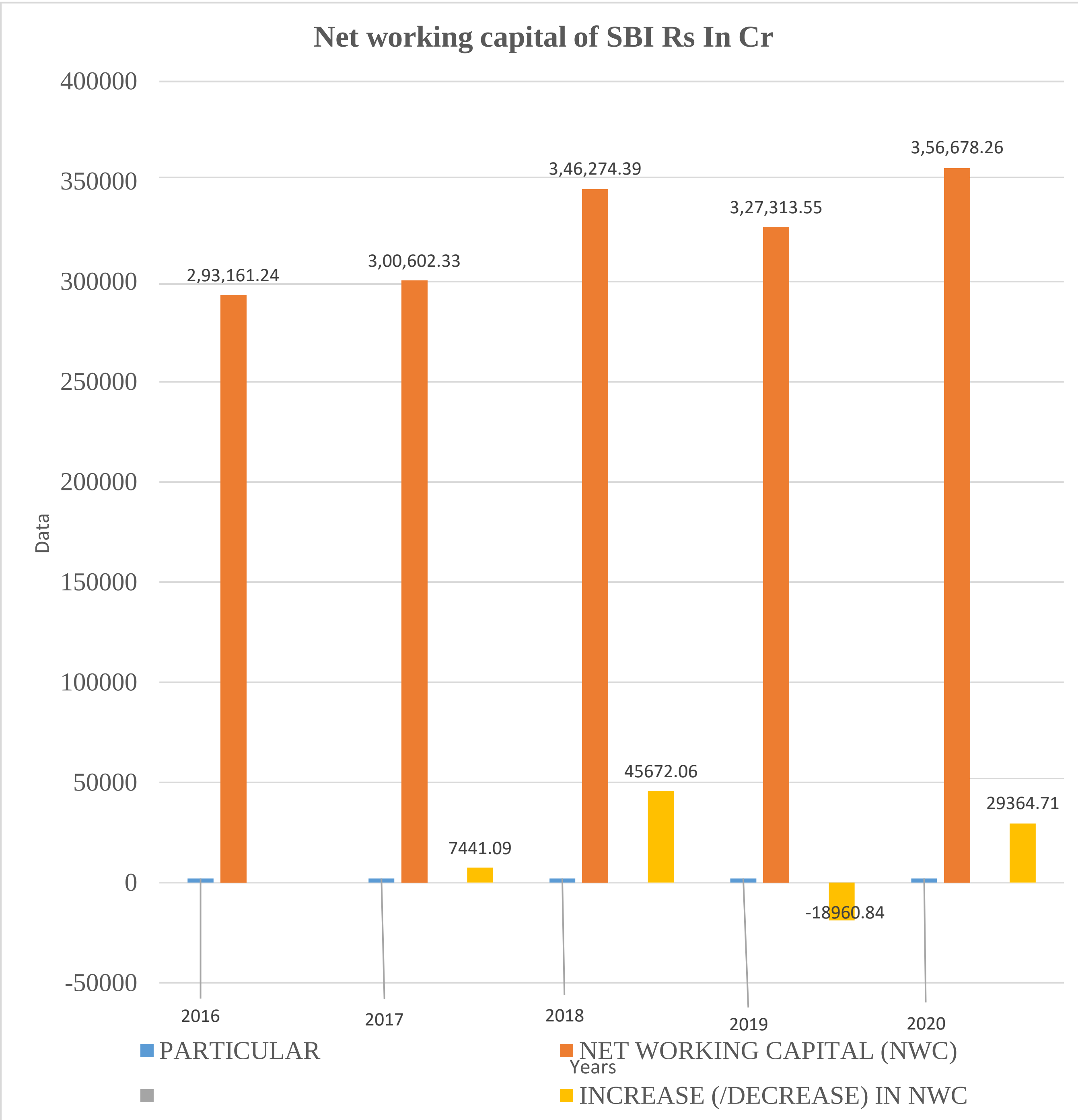
=293161.24cr

Ø Increase or decrease of Net working capital of SBI

PARTICULAR	2016	2017	2018
CURRENT ASSETS	23,47,228.27	26,63,047.38	34,14,759.75
CURRENT LIABILITIES	20,54,067.03	23,62,445.05	30,68,485.36
NET WORKING CAPITAL (NWC)	2,93,161.24	3,00,602.33	3,46,274.39
INCREASE (/DECREASE) IN NWC		**7441.09**	**45672.06**
% INCREASE (/DECREASE) IN NWC		**2.54%**	**15.20%**

PARTICULAR	2019	2020
CURRENT ASSETS	36,41,716.68	39,12,954.64
CURRENT LIABILITIES	33,14,403.13	35,56,276.38
NET WORKING CAPITAL (NWC)	3,27,313.55	3,56,678.26
INCREASE (/DECREASE) IN NWC	**(18960.84)**	**29364.71**
% INCREASE (/DECREASE) IN NWC	**(5.48)%**	**8.98%**

NWC of SBI from 2016-2020 In graphs:-



Finding, Suggestions & Recommendation

5. Finding, Suggestions & Recommendation

FINDINGS

The research is conducted with the data of past Five years. And from this past Five years data the things that I have finds after the research done are:-

1) Working capital of the company was increasing and showing positive working capital per year. It shows good liquidity position.

2) In the year **2016-2017** the company`s working capital has increase **2.54%**

3) In the year **2017-2018** the company`s working capital has increase **15.20%**

4) In the year **2018-2019** the company`s working capital has decrease **(5.48)%**

5) In the year **2019-2020** the company`s working capital has increase **8.98%**

6) Positive working capital indicates that company has the ability of payments of short terms liabilities.

7) Working capital increased because of increment in the current assets is more than increase in the current liabilities.

8) The Company’s current assets were always more than requirement it affect on profitability of the company.

9) Current assets are more than current liabilities indicate that company used long term funds for short term requirement, where long term funds are most costly then short term funds.

10) Current assets components shows sundry debtors were the major part in current assets it shows that the inefficient receivables collection management.

SUGGESTI ONS

The research is conducted with the data of past Five years. However, better insight could be obtained if the research is continued with the data for more number of years.

- There should maintain proper management in inventory.
- Current assets should not be exceeding over because it is increase the investment of the company.
- The Net Working Capital should be in a balance condition it should not be fluctuate excessively.

All over company should manage the NWC of the company in such a way that it should enhance the effectiveness and efficiency of the company`s profitability.

Recommendation

Recommendation can be used by SBI for the betterment increased of the firm, after study and analysis of project report on study of working capital management. I would like to recommend.

1. Company should raise funds through short term sources for short term requirement of funds, which comparatively economical as compare to long term funds.

2. Company should take control on debtor's collection period which is major part of current assets.

3. Company has to take control on cash balance because cash is non-earning assets and increasing cost of funds.

Over all the company has good liquidity position and sufficient funds to repayment of liabilities, but Company has accepted conservative financial policy to maintaining more current assets balance.

Conclusion

6. Conclusion

Working capital management is important aspect of financial management. The study of working capital management of State Bank of India has revealed that the current ratio is in an increasing trend. The study has been conducted on working capital management which will help the company to manage its working capital efficiently and effectively.

Over all the company has good liquidity position and sufficient funds to repayment
Of liabilities. Company has accepted conservative financial policy and thus maintaining more current assets balance. Company is increasing sales volume per year which supported to the company for sustain in the number one position in India.

From this research I found that the overall working capital (WC) of State Bank of India is increased by more than 100 percent in the last three years. Which are a significant trend and this trend is giving a good sound for the health of the company.

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"WORKER UNISON APPLICATION USING FLUTTER"

A Project Report

Submitted in partial fulfillment of theRequirement for the award of the Degree of

BACHELOR OF SCIENCE (INFORMATION TECHNOLOGY)

By

Sayali Deokar(07)

Sakshi Karale(10)

Under the esteemed guidance of

Mr. Sandeep Vishwakarma

CSC

DEPARTMENT OF INFORMATION TECHNOLOGY

CHANDRABHAN SHARMA COLLEGEE OF ARTS, SCIENCE & COMMERCE

NAAC ACCREDITED "B+" GRADE (FIRST CYCLE)

(Affiliated to the University of Mumbai)

POWAI MUMBAI-400076

MAHARASHTRA

2021-2022

"WORKER UNISON APPLICATION USING FLUTTER"

A Project Report

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(Roll No:-10)

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NAAC ACCREDITED "B+" GRADE (FIRST CYCLE)

MUMBAI MAHARASHTRA - 4000 76

DEPARTMENT OF INFORMATION TECHNOLOGY

CERTIFICATE

This is to certify that the project entitled, **"WORKER UNISON APPLICATION USING FLUTTER"**, is the work of **SAYALI DEOKAR** and **SAKSHI KARALE** bearing **Seat.No: 07** and **10** submitted in partial fulfillment of the requirements for the award of degree of **BACHELOR OF SCIENCE in INFORMATION TECHNOLOGY** from University of Mumbai.

23/04/22

Internal Guide

23/04/22

External Examiner

22/04/22

Co-ordinator

College Seal

CHANDRABHAN SHARMA COLLEGE POWAI

Date:- 22-03-2022

PERFORMA FOR THE APPROVAL PROJECT

(NOTE: All the entries of Perform of approval should be filled up with appropriate and complete information. Incomplete Performa of approval in any respect will be summarily rejected.)

PRN NO.: 2019016400249396

Roll No. 10

1. Name of the Student:
   Sakshi Bhagchand Karale

2. Title of Project:
   "WORKER UNISON APPLICATION USING FLUTTER"

3.Name of Guidance:
Mr Arvind Singh

4.Teaching experience of guide:
15

5.Is this your First Submission? **Yes**

Signature of Guide

Signature of the Student

Date 22/04/2022

Date 22/04/2022

Date 23/04/2022

Signature of coordinator

ABSTRACT

The **"COLLEGE MANAGEMENT SYSTEM"** is basically a college website with the information of the college. This system is a composition of different pages which consist of different modules and panels. The management system provides the information of courses, faculty, the admission, the events conducted by the college, academics, library and the placement. It is an overall management system of Chandrabhan Sharma College of Arts, Science and Commerce.

PREFACE

It gives me immense pleasure to present the project on **“COLLEGE WEBSITE**“of “**CHANDRABHAN SHARMA COLLEGE OF ARTS, SCIENCE AND COMMERCE”** preparedsincerely, punctually and with utmost efforts.

The contents of this book are presented into many chapters, in order to ease reading. The project has been illustrated with precise data elucidated with neat Dataflow diagram, Entity-Relationship diagram and Structure diagram that simplify the understanding of the project. The project includes the software development tools.

Meticulous care has been taken to make this project perfect and useful in every respect.

ACKNOWLEDGEMENT

We had a great pleasure for representing this project report for **“CHANDRABHAN SHARMA COLLEGE WEBSITE”** and we grabthis opportunity to convey our immense regards towards all the distinguished people who have their valuable contribution in the hour of need.

We profoundly thank our principal **"Dr. MrsPratima Singh**" for giving us support throughout the course and made us capable of being worthy of recognition and extended query facility to us for making and computing the project smoothly till now.

We would like to express our sincere thanks to **Prof. SandeepVishwakarma** (Head of IT DEPARTMENT) for his constant encouragement, which made this project a success and path towards its completion clearer.

We are highly obliged to **Prof. Nitesh Shukla** and **Prof. Arvind Singh** teaching staff member of the Information Technology department, who spread efforts in making the project a successful one by their guidance, appropriate advice and encouragement and of course the inspiration without which the project would be an ineffective difficult task.

We sincerely thank you to express my profound gratitude to our teachers for their timely and prestigious guidance.

We also thank my family members for their continued support and last but not theleast;wewishtothankallourfriendsand well-wishers whoaredirectlyorindirectly linked with ourproject.

DECLARATION

I here by declare that the project entitled, “COLLEGE MANAGEMENT SYSTEM” done at place where the project is done, has not been in any case duplicated to submit to any other university for the award of any degree. To the best of my knowledge other than me, no one has submitted to any other university. The project is done in partial fulfillment of the requirements for the award of degree of BACHELOR OF SCIENCE (INFORMATION TECHNOLOGY) tobe submitted as final semester project as part of our curriculum.

Name and Signature of the Student

TABLE OF CONTENTS

CHAPTER 1

INTRODUCTION

1.1 BACKGROUND–

We are developing a college website for Chandrabhan Sharma College of Arts, Science and Commerce which will work as guidance for exploring the college. This website will bring as to understand the courses available, the faculty members and delve into different clubs under different management. This website will help the parents to know the college from anywhere as the parents can delve the college by knowing the different streams, the subject, and the syllabus as well can scrutinize the college for their children.

The proposed website is an effective replacement to the current website with improvements in overall website appearance, accessibility and usability. It will also provide a better authentication so that the site is secured for all the users. The college website will be in such a way that it will give a better outlook to the site visitors. In an effort to provide betterment and prioritize an important tool for a college, we undertook the development of a website guide for the college.

1.2 OBJECTIVE & SCOPE–

1. This is a web oriented application which allows us to access the whole information about the college, staffs, students, facilities etc.
2. To make a website which is reliable, updated appropriately as and when required and available 24/7 for the users.
3. To bring ease for the parents as well as students as they can seek the college without wandering.
4. The main objective of the website is to provide overall satisfaction.
5. This application provides a virtual tour of campus here we will get the latest information about the students and staffs.
6. Provide a great user interface which is eye catching.
7. Manage the website data efficiently.
8. It also provides support that a faculty can also check about his daily schedule, can upload assignments, and notices to the students.
9. Giving the best user experience while using the system.
10. Provide the product as per the latest technology available.

1.3 PURPOSE, SCOPE & APPLICABILITY–

1.3.1. PURPOSE–

The purpose of the website is to collect all the contents with all the specific requirements for a good college website with all the necessary detailing. We hope for achieving a better alignment. The proposed website is an effective replacement of the current website of the college with all the basic and necessary requirements with enhancement and advancement in view of overall site visitors. It contains all the information in a structured and cream layered manner so that the visitor can access the site easily and smoothly without any kind of hurdle

By the development of this website it will bring an ease to the students, teachers as well as parents as it has the syllabus, courses available, the faculty members as well the campus for the students to explore themselves and understand what their aim is, by understanding the course and the subject. The major purpose is to understand the college in a single view without creating any kind of mishap.

1.3.2. SCOPE–

This website is being developed for college and is intended to use by individuals with web access who are interested in obtaining bachelor's degree in computer. This is also very useful for faculty and students of college. Well-built websites are made with a lot of planning in order to function as needed, reach the right people, and accomplish all goals.

- **College information:** Through this service one can access the complete information about the college campus such as courses available, admission procedure, placements, college events, achievements, etc.
- **Student tracking:** Any company or any organization that want to check the summary about the student of the college, so that they will be able to choose the particular students for their campus placement and for that purpose they will be given a particular link through which they can access the information required.
- **Exam Notification:** This facility notifies students and parents about examination schedule. This brings an ease to know the timetable, the practical dates and the recent updates by the Mumbai University.
- **Events:** It will give information about different events that will be conducted by college time to time. Information about these events will be updated by administrator. These events are conducted by the different stream and this part of the committee helps to nourish the students and to understand their extra-curricular activities.
- **Information about staff:** It will help in maintaining complete information about college faculty members such as their department, cadre, date of joining, salary, etc. Administrator will register new faculties and remove their account when they leave thecollege.

1.3.3. APPLICABILITY–

Applicability refers to how the college website is beneficial and what are the uses and benefit of the website. College website is integrated web application that handles various academic and non-academic activities of a college or academic institute. The system can be access by every students or faculties or employee of the institution. Every user will have a customized home page with his or her profile management facilities, through links that display in the home page; the user can access different options of the website. The teaching staff will have their login id and password; so that it provides security as well the students can have their respective_id.

CHAPTER 2

SURVEY OF TECHNOLOGIES

SURVEY OF TECHNOLOGIES:

The World Wide Web has become an important platform for developing and running applications. A vital process while developing web applications is the choice of web technologies, on which the application will be built. The developers face a dizzying array of platforms, languages, frameworks and technical artifacts to choose from. The decision carries consequences on most other decisions in the development process. The thesis contains analysis, classifications, and comparison of web technologies supporting Web applicationdevelopment.

The beginning contains the World Wide Web history and affiliatedtechnologies. Followed by analysis of web development platforms .NET, Java and few others like HTML, CSS, PHP, etc. Then we present the most popular server-side and client-side frameworks. The included comparisons can serve as a roadmap for choosing technical artifacts according to specific applicationneeds.

2.1 CLIENT-SIDEPROGRAMMING:

Client-side (i.e. frontend) web development involves everything users see on their screens.It is the program that runs on the client machine (browser) and deals with the user interface/display and any other processing that can happen on client machine like reading/writing cookies.

1) Interact with temporary storage
2) Make interactive web pages
3) Interact with local storage
4) Sending request for data to server
5) Send request to server
6) work as an interface between server and user

The Programming languages for client-side programming are:

1) JavaScript
2) VBScript
3) HTML
4) CSS
5) AJAX

Here are the major frontend technology stack components:

- **Hypertext Markup Language (HTML) and Cascading Style Sheets (CSS)**: HTMLtellsabrowserhowtodisplaythecontentofwebpages, whileCSS styles that content. Bootstrap is a helpful framework for managing HTML and CSS.CSS describes how HTML elements are to be displayed on screen, paper, or in other media. CSS saves a lot of work. It can control the layout of multiple web pages all at once.

  CSS can be added to HTML elements in 3 ways:

  - **Inline** - by using the style attribute in HTML elements
  - **Internal** - by using a <style> element in the <head> section
  - **External** - by using an external CSS file

- **JavaScript (JS):**

  JSmakeswebpagesinteractive.TherearemanyJavaScriptlibraries(such as jQuery, React.js, and Zepto.js) and frameworks (such as Angular, Vue, Backbone, and Ember) for faster and easier webdevelopment.**JavaScript** (JS) is a lightweight, interpreted, or just-in-time compiled programming language with first-class functions. While it is most well-known as the scripting language for Web pages, many non-browser environments also use it, such as Node.js, Apache_CouchDB.

2.2 SERVER-SIDEPROGRAMMING:

The server side isn’t visible to users, but it powers the client side, just as a power station generates electricity for your house. The challenge lies mainly in the choice of server-side technologies for developing your webapplication.

As for server-side programming languages, they are used to create the logic of websites and applications. Frameworks for programming languages offer lots of tools for simpler and faster coding. Let’s mention some of the popular programming languages and their major frameworks (in parentheses):

- Ruby (Ruby onRails)
- Python (Django, Flask,Pylons)
- PHP(Laravel)
- Java(Spring)
- Scala(Play)

Node.js, a JavaScript runtime, is also used for backend programming.

Yourwebapplicationneedsaplacetostoreitsdata,andthat’swhatadatabaseis used for. There are two types of databases: relational and non-relational (the latter being subdivided into several categories), each having its pros and cons. Here are the most common databases for webdevelopment:

- MySQL(relational)
- PostgreSQL(relational)
- MongoDB (non-relational,document)

To develop a web application, you need to select the server, database, programming language, framework, and frontend tools that you’re going to use. These web development technologies build on top of each other and are, in fact, collectively called a **stack**.

2.3 TECHNOLOGIES THAT HAVE BEEN USED:

2.3.1 HTML:

HTML is the acronym for HyperText Markup Language. It is a form of programming language that is used to make web pages on the internet viewable. So, it can be said that it is because of HTML that web pages are interesting to look at, but the importance of HTML is often taken for granted.

Prior to the introduction of HTML, the designing of a web page was limited to a notepad and the use of your imagination. As there were no HTML editors, web developers had to learn a coding language by going to school, which was a rather tedious and lengthy procedure.

With the introduction of HTML code, there was no need to type in HTML from scratch.

Since then, many HTML editors have emerged.

2.3.2 CSS:

CSS stands for Cascading Style Sheets. CSS is a standard style sheet language used for describing the presentation (i.e. the layout and formatting) of the web pages.

PriortoCSS,nearlyallofthepresentationalattributesofHTMLdocumentswere contained within the HTML markup (specifically inside the HTML tags); all the font colors, background styles, element alignments, borders, and sizes had to be explicitly described within theHTML.

As a result, development of the large websites became a long and expensive process, since the style information was repeatedly added to every single page of the website.

To solve this problem and improve web presentation capabilities CSS was introduced by World Wide Web Consortium (W3C) in 1996. CSS was designed to enable the separation of presentation and content. Now web designers can move the formatting information of the web pages to a separate style sheet which results in considerably simpler HTML markup, and better maintainability.

2.3.3 BOOT STRAP:

Bootstrap is a free and open-source CSS framework directed at responsive, mobile-first front-end web development. It contains CSS- and JavaScript-based design templates for typography, forms, buttons, navigation, and other interface components. Bootstrap 4 is the newest version of Bootstrap; with new components, faster stylesheet and more responsiveness. Bootstrap 4 supports the latest, stable releases of all major browsers and platforms.

- Major rewrite of the code
- Replacing Less with Sass
- Addition of Reboot, a collection of element-specific CSS changes in a single file, based on Normalize
- Dropping support for IE8, IE9, and iOS 6
- CSS Flexible Box support
- Adding navigation customization options
- Adding responsive spacing and sizing utilities
- Switching from the pixels unit in CSS to root ems
- Increasing global font size from 14px to 16px
- Dropping the panel, thumbnail, pager, and well components
- Huge number of utility classes
- Improved form styling, buttons, drop-down menus, media objects and image classes

2.3.4 MySQL:

MySQL is an open-source relational database management system (RDBMS). Its name is a combination of “My”, the name of co-founders Michael Widenius's daughter, and "SQL", the abbreviation for Structured Query Language. The MySQL development project has made its source code available under the terms of the GNU General Public License, as well as under a variety of proprietary agreements. MySQL was owned and sponsored by a single for-profit firm, the Swedish company MySQL AB, now owned by Oracle Corporation. For proprietary use, several paid editions are available and offer additionalfunctionality.

2.3.5 JAVA SCRIPT:

JavaScript is the programming language of HTML and the Web. JavaScript is easy to learn. **JavaScript** to program the behavior of web pages. Web pages are not the only place where JavaScript is used. Many desktop and server programs use JavaScript. Node.js is the best known. Some databases, like MongoDB and CouchDB, also use JavaScript as their programming language. JavaScript and Java are completely different languages, both in concept and design.JavaScript was invented by Brendan Eich in 1995, and became an ECMA standard in 1997.ECMA-262 is the official name of the standard. ECMAScript is the official name of the language.

2.3.6 jQuery:

jQuery is a JavaScript Library. jQuery greatly simplifies JavaScript programming. jQuery is easy to learn. jQuery is a lightweight, "write less, do more", JavaScript library. The purpose of jQuery is to make it much easier to use JavaScript on your website. jQuery takes a lot of common tasks that require many lines of JavaScript code to accomplish, and wraps them into methods that you can call with a single line of code. jQuery also simplifies a lot of the complicated things from JavaScript, like AJAX calls and DOM manipulation.

The jQuery library contains the following features:

- HTML/DO Mmanipulation
- CSS manipulation
- HTML event methods
- Effects and animations
- AJAX
- Utilities

2.3.7 AJAX:

Ajax is a set of web development techniques using many web technologies on the client side to create asynchronous web applications. With Ajax, web applications can send and retrieve data from a server asynchronously without interfering with the display and behavior of the existing page.

AJAX is a developer's dream, because you can:

- Update a web page without reloading the page
- Request data from a server - after the page has loaded
- Receive data from a server - after the page has loaded
- Send data to a server - in the background

2.3.8 PHP:

PHP is a popular general-purpose scripting language that is especially suited to web development. PHP code is usually processed on a web server by a PHP interpreter implemented as a module, a daemon or as a Common Gateway Interface (CGI) executable. On a web server, the result of the interpreted and executed PHP code – which may be any type of data, such as generated HTML or binary image data – would form the whole or part of a HTTP response. Various web template systems, web content management systems, and web frameworks exist which can be employed to orchestrate or facilitate the generation of that response. Additionally, PHP can be used for many programming tasks outside of the web context, such as standalone graphical applications and robotic drone control. Arbitrary PHP code can also be interpreted and executed via command line interface (CLI).

2.4 WHY THE ABOVE TECHNOLOGIES?

HTML (the Hypertext Markup Language) and CSS (Cascading Style Sheets) are two of the core technologies for building Web pages. HTML provides the structure of the page, CSS the (visual and aural) layout, for a variety of devices. Along with graphics and scripting, HTML and CSS are the basis of building Web pages and Web Applications.

Java Enterprise Edition to develop browser-based web/enterprise applications. The Java EE containers will take care of system level services like concurrency, transaction, security, naming…etc.

MySQL has one major advantage since it is free, it is usually available on shared hosting packages and can be easily set up in a Linux, Unix or Windows environment. If a web application requires more than a database, requires load balancing or sharing, it is easy to set up maybe instances of the database requiring only the hardware costs, as opposed to commercial databases that would require a single license for eachinstance.

CHAPTER 3

REQUIREMENTS AND ANALYSIS

3.1 REQUIREMENTS AND ANALYSIS –

System analysis is a process of gathering and interpreting facts, diagnosing problems and the information about the college to recommend improvements on the system. It is a problem solving activity that requires intensive communication between the system users and system developers. System analysis or study is an important phase of any system development process. The system is studied to the minutest detail and analyzed. The system analyst plays the role of the interrogator and dwells deep into the working of the present system.

The system is viewed as whole and the input to the system are identified. System analysis is concerned with becoming aware of the problem, identifying the relevant and decisional variables, analyzing and synthesizing the various factors and determining an optimal or least a satisfactory solution or program ofactions

The data collected by these sources must be scrutinized to arrive to a conclusion. This system is called the existing system. Now the existing system is subjected to close study and problem areas are identified. The designer now functions as a problem solver and tries to sort out the difficulties that the enterprise faces. The solutions are given as proposals. The proposal is then weighed with the existing system analytically and the best one is selected. The proposal is reviewed on user request and suitable changes are made. This is loop that ends as soon as the user is satisfied with proposal. Preliminary study is the process of gathering and interpreting facts, using the information for the further studies on thesystem.

3.2 EXISTING SYSTEM –

The system which is used nowadays has few drawbacks which are to be improved for better performance. The existing system which we use in our college is traditional process that includes a complete manual process. Nowadays, education is playing a very significant role in the society. Day-by-day, the percentage of illiterates are decreasing and the percentage of literates is increasing. The current system has no application to provide a communication between the faculty and the student by the mobile for a specific college as well as for managing the faculty and students and there is no application developed for communication by giving system predefined methods.

3.3 PROPOSED SYSTEM–

The software is prepared by programming language PHP and MySQL database. The software will manage all the functionalities of the college and promote the college among the student fraternities all over the world. The software is on one hand error free and use friendly and on the other hand will reduce consumption of paper, time, and power that is to say it will reduce costs to a great extent. The site opens with a home page that gives introduction of the college. There are courses tab describing different courses offered, fees tab displaying fee structure.

3.4 REQUIREMENT SPECIFICATION–

College Management System PHP Modules

3.4.1 **Admin:** All the activities are visible only by authorized persons or admins of the software. They can access it any time and can change it anytime. They have the access to add and remove various features to the system as well. Admin have their own panelstoo.

3.4.2 **Students:** All the details about the existing students. Students can see their details such as their results, attendances, and marks in midterms and many more.

3.5 PLANNING AND SCHEDULING –

- Planning and scheduling is the most important work whether it is computerized ornot.
- While planning the project, scheduling is important because duration of the project completion issignificant.

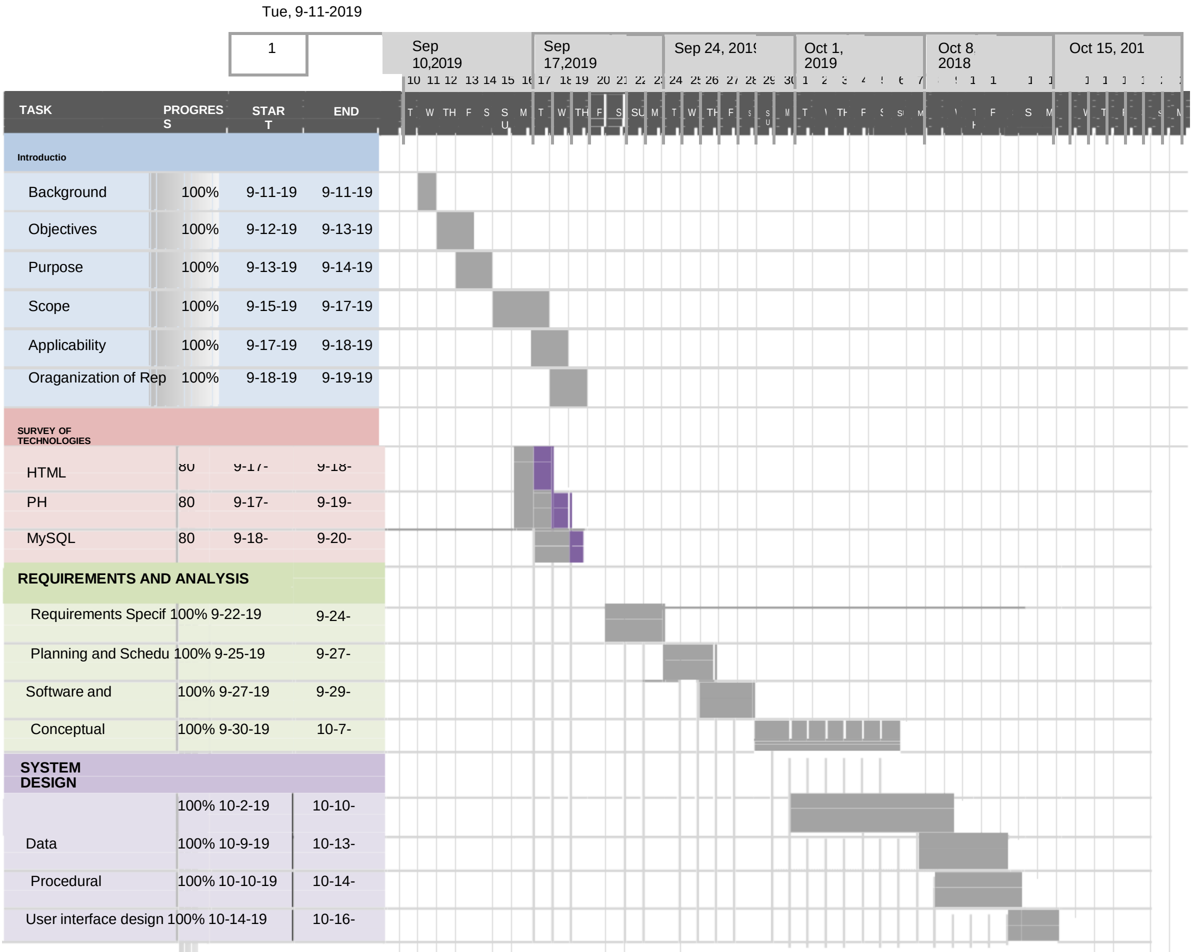
A Giant chart, commonly used in project management, is one of the most popular and useful ways of showing activities (task or event) displayed against time. On the left of the chart is a list of the activities and along the top is suitable time scale. Each activity is represented by a bar; the position and length of the bar reflects the start date, duration and end of the activity.

This allows seeing the proper glance.

- What are the major phases andactivities?
- How much time each activity is to betaken?
- How much activity begins andends?
- When the project starts andends?

GANTT CHART–

College Management System



3.6 SOFTWARE AND HARDWARE REQUIREMENTS–

HARDWARE REQUIREMENTS:

3.4.3 Processor – DualCore

3.4.4 Memory – 1GBRAM

3.4.5 Local Area NetworkPreferable

3.4.6 Platform - Windows 7, 8 &10

3.4.7 Disk space-4GB(minimum)

3.4.8 Phone: Android SupportedSmartphone.

3.4.9 Mouse – AnyStandard

3.4.10 Keyboard – AnyStandard

3.4.11 Monitor – Any colourmonitor

SOFTWARE REQUIREMENTS:

3.4.12 HTML
3.4.13 CSS
3.4.14 BOOTSTRAP
3.4.15 JAVASCRIPT
3.4.16 PHP
3.4.17 DATABASE- MySQLServer
3.4.18 AJAX
3.4.19 jQUERY

3.7 CONCEPTUAL MODELS –

User Module–

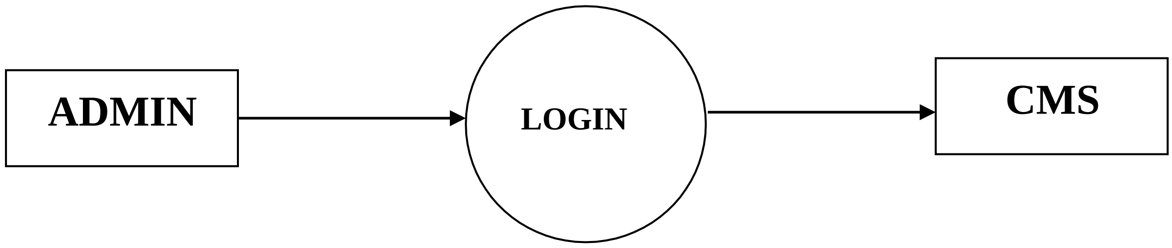
1. Home
2. About Us
3. Courses
4. Academics
5. Library
6. Faculty
7. Alumni
8. Placement
9. Committee
10. Events
11. NAAC
12. IQAC
13. Contact Us
14. Admin Panel

1. **Home -**The home page is about the vision, mission and the philosophy of the college. The message by the trustee and the principal of the college is provided along with the information of our mentor.
2. **About Us –** This page would tell you about the establishment ofthe college, the mentor of thecollege.
3. **Courses –** This page will give the full description of different courses such as B.COM, BFM, BMS, BAF, BSCIT, BCA and manyothers.
4. **Academics –**This page consists of admission, the intake of courses and the result. The admission panel consist of both i.e. the degree as well as junior.
5. **Library –**This page will explain you briefly the various plans for the book borrowing, book catalog for searching the books and oldquestion papers.
6. **Faculty –** This is the page for the information of the teachers of different courses and their coordinator.
7. **Alumni –** This page will describe the ex-students of the college who share their experience for the betterment of the otherstudents.
8. **Placement –** This page is to know how many students are enrolled in various companies.
9. **Committee –** This page let you know about different clubs such as Women Development Cell, NSS, DLLE, Rotaract Club, Library Committee, Placement Cell and manymore.
10. **Events –**This page is a combination of multiplepanels which has different event consisting in it and some of them are Seminar/ Conference, Workshops, Industrial Visit and many more.
11. **NAAC –**This page consists of the NAAC certificate, AQR Report and the NAAC Peer team report.
12. **IQAC –**The IQAC page indulges of the student satisfaction survey, minutes of IQAC meeting, institutional distinctiveness and many more.
13. **Contact Us –**This page has the address of the college with the map and directions and the contact number of the college.
14. **Admin Panel -**All the activities are visible only by authorized persons or admins of the software. They can access it any time and can change it anytime. They have the access to add and remove various features to the system as well. Admin have their own panels too.

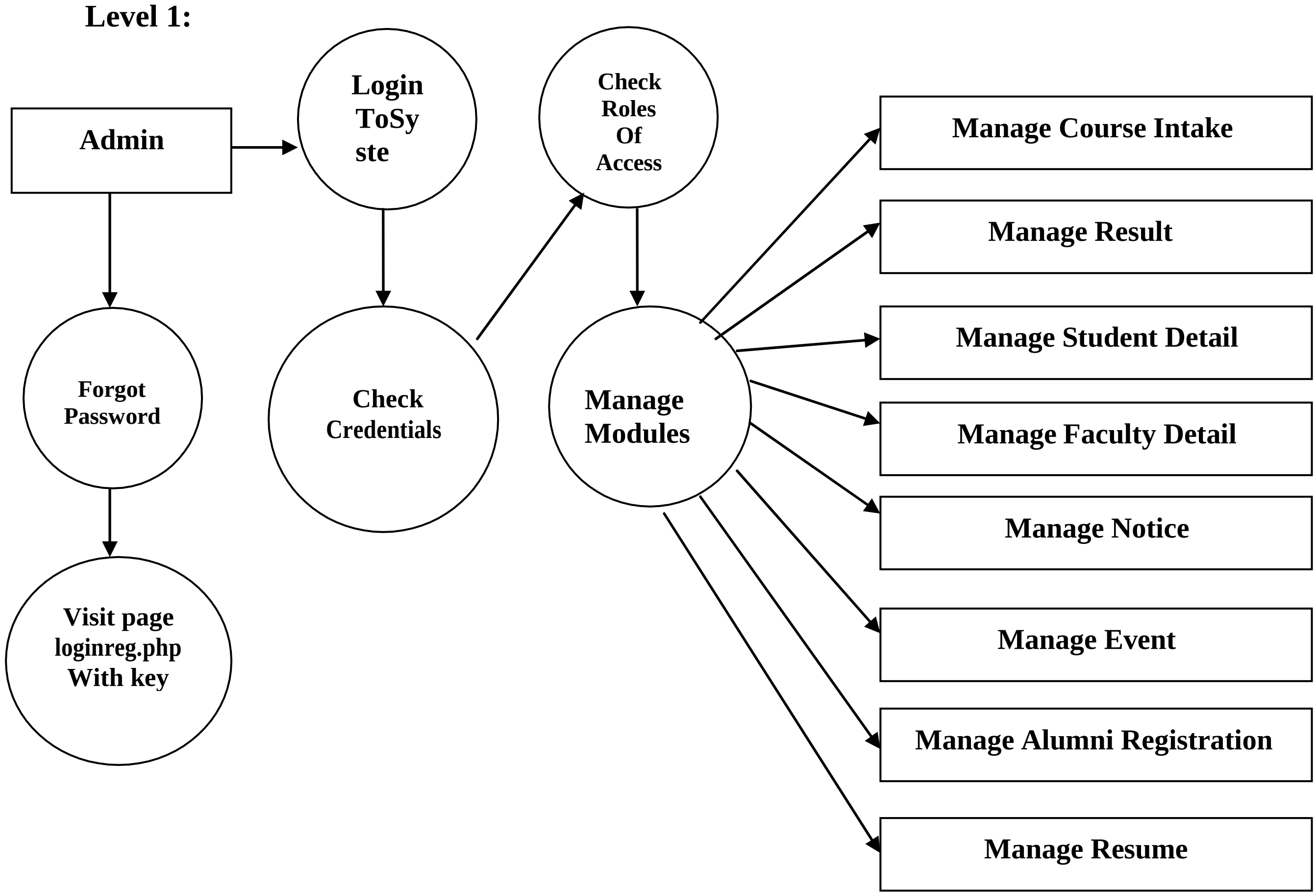
3.8 DATA FLOW DIAGRAM –

The discussion in defines the DFD as a technique used to represent graphically data flow through the system, and interactions between the system and databases. The sources and the destination of that information, and where that information is stored.

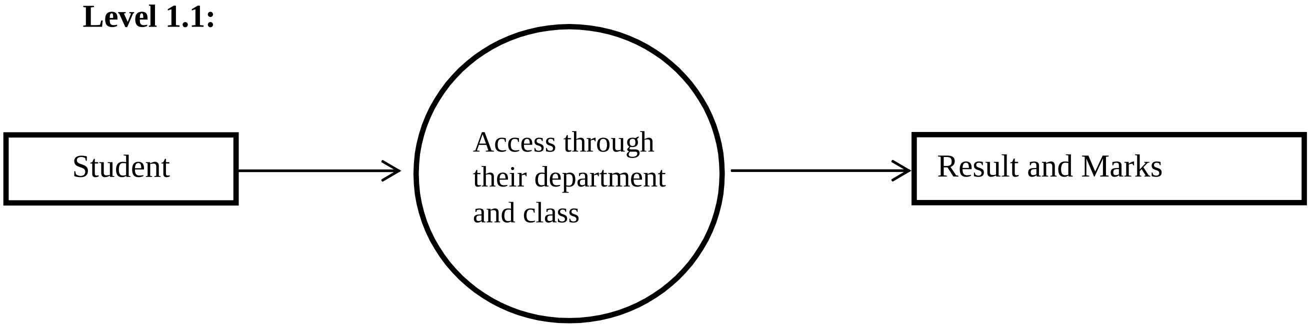
Level 0:



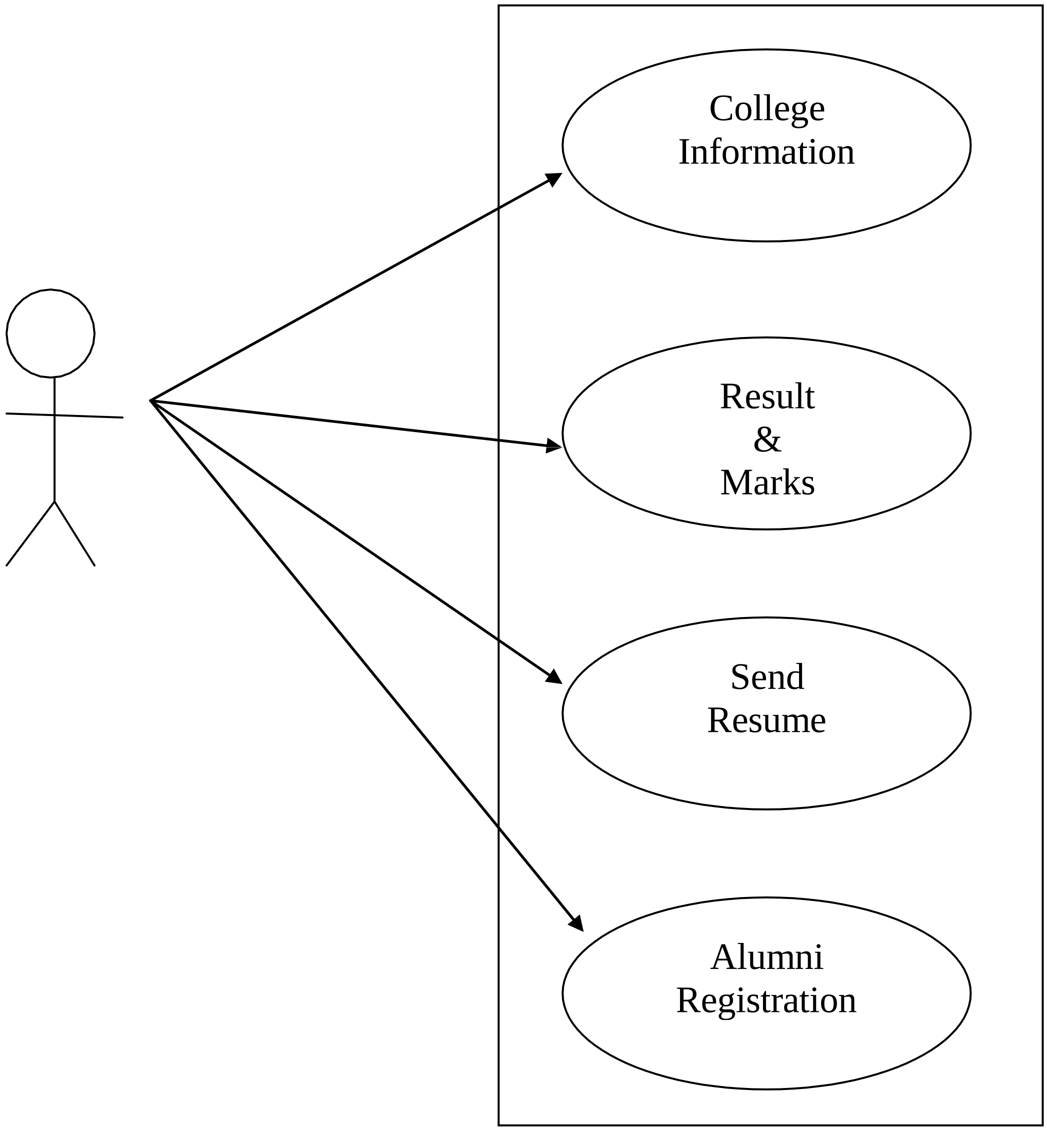
Level 1:


Admin
Login ToSy ste
Check Roles Of Access
Manage Course Intake
Manage Result
Manage Student Detail
Manage Faculty Detail
Manage Notice
Manage Event
Manage Alumni Registration
Manage Resume
Forgot Password
Check Credentials
Manage Modules
Visit page loginreg.php With key

Level 1.1:


Student
Access through their department and class
Result and Marks

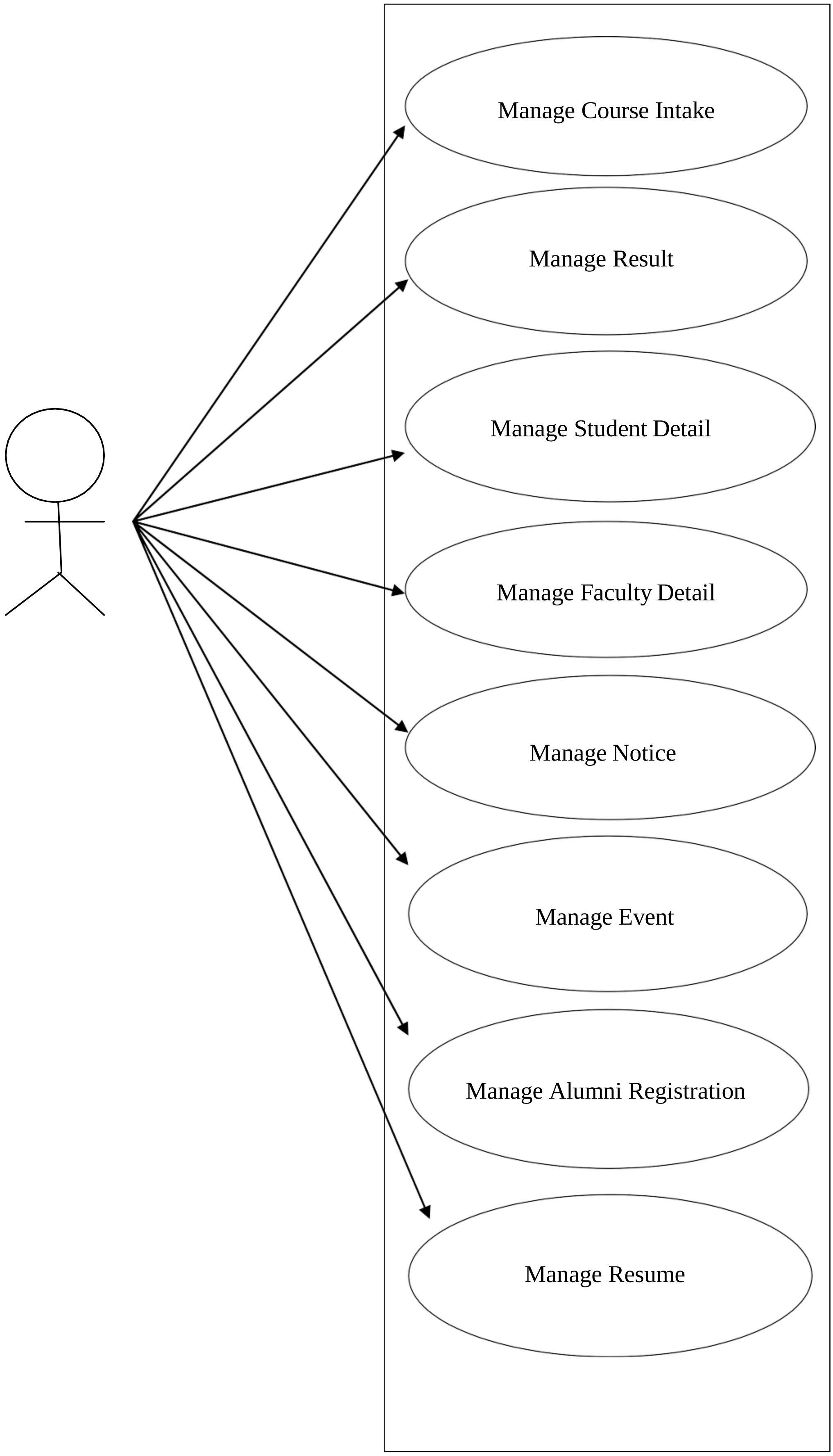
3.9 Use Case Diagram:



A use case diagram is graphic depiction of the implementation among the elements of a system. A use case is methodology used in system analysis to identify, clarify, and organize system requirements. The actors, usually individual as involved with the system defined according to theirroles.

There are two actor one is student & Admin

- Student can access result , marks ,attendance & collegeinformation
  - Admin can Add, View, Delete and update information in thesystem.


Manage Course Intake
Manage Result
Manage Student Detail
Manage Faculty Detail
Manage Notice
Manage Event
Manage Alumni Registration
Manage Resume

CHAPTER 4

SYSTEM DESIGN

Systems design is the process of defining the architecture, modules, interfaces,and data for a system to satisfy specified requirements. Systems design could be seen as theapplication of systems theory to product development. There is some overlap with thedisciplines of systems analysis, systems architecture and systems engineering.

4.1 FUNCTIONAL REQUIREMENTS:

• Admin panel:

The admin can approve or allow (add) and deny or delete the user or user information. Admin can update and can change papers. Output: add successfully in database. Processing: the system will insert selected data into database.

• Logout description:

The system provides the skill to logout from the site. Input: select logout option.

Output: logout from the system.

Processing: User will logout.

4.2 NON-FUNCTIONAL REQUIREMENTS:

• Performance requirements:

✓ The system needs to reliable.

✓ If unable to process the request. Then suitable error message.

✓ Web page is loaded within few seconds.

• Safety requirements:

✓ The details need to be maintained properly.

✓ Users must be authenticated.

✓ The database must be kept backed up.

• Security requirements:

✓ After entering the username and password, the user can access his profile.

✓ The details of user must be safe and protected.

4.3 MAIN MODULES OF THE PROJECT

This project has the following modules, to manage all requirement of the college information

1. College Detail
2. Result Download
3. Alumni Registration
4.Resume Sending
5.Admin Panel (manage all information of the College)

4. 4 SCHEMA DESIGN

4.4.1: ENTITY RELATIONSHIP DIAGRAM:

Entity-Relationship Model (E-R model) in software engineering is an abstract way to describe a database. It demonstrates the how entity such as doctor, human is relating to each other within a system. It is widely used. An ER Diagram is a rational representation of an organization's data, and consists of three major components.

• Entities

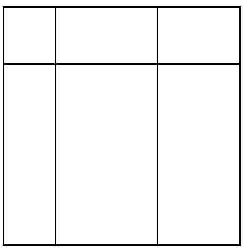
Major categories of data are represented by rectangles. An Entity is a person, place, object, event, or idea that an organization wants to keep data on. Each entity has a single identity that differentiates it from other entities.

• Attributes

Characteristics and property of entities are the attributes and are listed inside entity rectangles.

• Relationships

Relationships between entities are represented by lines. Relationships link the various components in an E-R diagram together. There are 3 types of relationship which is as follow: One to one relationship, one to many relationships, many to many relationships.



Represent as data entry and its entity

Relationship describe how entities interact there are cardinality or ordinarily which represent the relationship cardinality set between two classes.

Example

one to one (1 to 1)
one to many (1 to *)
many to many (* to *)
many to one (* to 1)

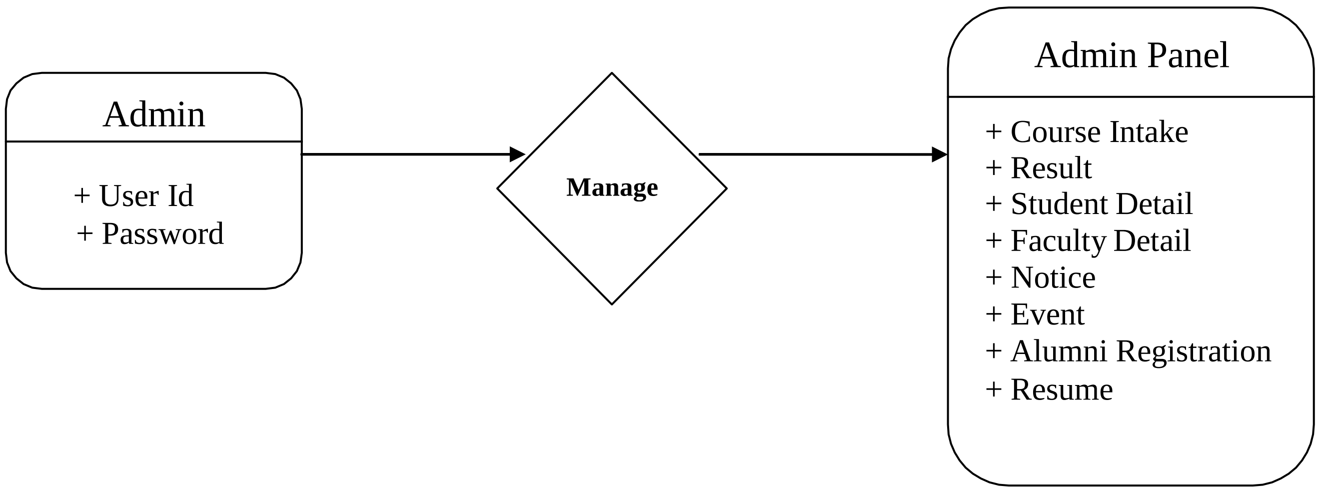
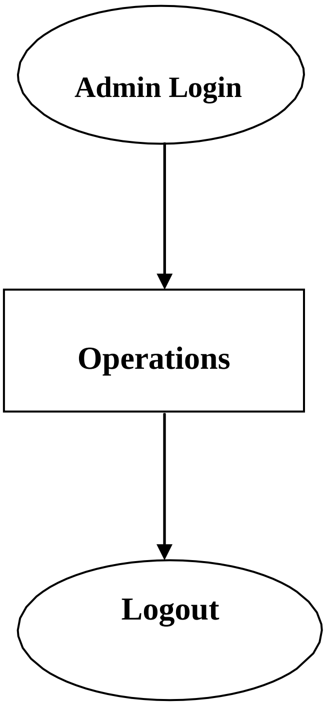


Fig. Entity Relationship Diagram for Admin Panel

4.5 LOGIC DIAGRAM

- A diagram in the field of logic.
- Any non-spatial, abstract diagram.
- Any schematic display of the logical relationships of project activities.
- A graphical representation of a program using formal logic.
- A flow chart of hardware circuits or program logic.



4.6 CODE

In designing phase, we have already taken all the major decision regarding the system, now it's time to develop the physical system. We will consider designing phase output as input for the coding phase. The basic role of this phase is to convert designing into code using the programming language decided in the designing phase. The well-developed code in this phase can help to reduce the efforts required in testing and maintenance. But even we make any silly mistake; it may lead us to put extra efforts in testing and maintenance.

As we are going to use the agile development model for our project development this makes it hard for one to take requirement again and again from the user if they want any change. This results in tedious work in the coding phase. As agile is very much popular for the development of software that also makes it easy for one to write code in it.

Admin Login Code

```
<!DOCTYPE html>
<html lang="en">
<head>
  <title>Admin Login-Chandrabhan Sharma College</title>
  <link rel="icon" type="image/png" href="LOGO/Fevicon_logo.png" sizes="32x32">
  <meta charset="utf-8">
  <meta name="description" content="#">
<meta name="keywords" content="#">
 <meta name="viewport" content="width=device-width, initial-scale=1.0, user-scalable=no">
  <link rel="stylesheet" href="csc_style.css">
  <link rel="stylesheet" href="https://unpkg.com/aos@next/dist/aos.css"/>
  <link rel="stylesheet"
href="https://maxcdn.bootstrapcdn.com/bootstrap/3.3.7/css/bootstrap.min.css">
  <script src="https://ajax.googleapis.com/ajax/libs/jquery/3.3.1/jquery.min.js"></script>
  <script src="https://maxcdn.bootstrapcdn.com/bootstrap/3.3.7/js/bootstrap.min.js"></script>
  <link rel="stylesheet" href="https://use.fontawesome.com/releases/v5.3.1/css/all.css">
  <link href="//netdna.bootstrapcdn.com/font-awesome/3.2.1/css/font-awesome.css"
rel="stylesheet">
 <script src="//code.jquery.com/jquery-1.11.1.min.js"></script>
  <link rel="stylesheet"
href="https://cdnjs.cloudflare.com/ajax/libs/animate.css/3.7.0/animate.min.css">
  <link
href="https://fonts.googleapis.com/css?family=Gelasio|Oswald|PT+Sans|Merriweather+Sans|Noto+
Sans+SC&display=swap" rel="stylesheet">
  <script src="https://unpkg.com/sweetalert/dist/sweetalert.min.js"></script>
</head>
<body>
</div>
<div class="bg_login">
<div class="container">
  <div class="row">
    <div class="col-sm-8">
     <div class="Adclg_name">Welcome to<br>Chandrabhan Sharma College of Arts, Science &
Commerce</div>
     <span class="admin_text">Admin Login → </span>
    </div>
    <div class="col-sm-4 login">
          <form action="login_authencation.php" method="POST" id="mylogin">
    <img src="LOGO/Login_GIF.gif" alt="logi_loader" style="display:none; height:50px;
width:auto;" id="loaderImg">
     <div class="login_title">Login</div>
      <?php
  if(isset($_GET['msg']))
  {
     echo"<script>swal({
  title: 'Warning!',
  text: 'Password is Incorrect',
  icon: 'warning',
});</script>";
```

```
  }
  if(isset($_GET['msge']))
  {
     echo"<script>swal({
  title: 'Warning!',
  text: 'Wrong user Id or User dose not exist!',
  icon: 'warning',
});</script>";
  }
  if(isset($_GET['login']))
  {
     echo"<script>swal({
  title: 'Warning!',
  text: 'Login First!',
  icon: 'warning',
});</script>";
  }
  ?>
     <input type="text" name="userid" placeholder="Enter User ID" class="login_field"
autocomplete="off" required><br>
     <input type="password" name="password" placeholder="Enter Password"class="login_field"
autocomplete="off" required><br>
     <input type="Submit" name="" value="Login" class="login_btn">
             </form>
   <div class="admin_copyright">
   <center><img src="LOGO/Logo_ICON.png" class="img-responsive admin_logo"></center><p
style="color:#e65c00;">Chandrabhan Sharma College of Arts, Science & Commerce</p><a
href="index.php"><p style="color:black;">Back to Home Page</p></a></div>
    </div>
  </div>
</div>
</div>
<script type="text/javascript">
  $(function(){
  $('#mylogin').submit(function() {
    $('#loaderImg').show();
    return true;
  });
});
</script>
<script>
    var preloader = document.getElementById("loading");
    function myFunction(){
      preloader.style.display = 'none';
    };
  </script>
</body>
</html>
```

4.7 DATA DICTIONARY

List of Tables with Attribute Description and Constraints

1. Login information table

Field	Description	Type	Validity Constraint
User id	User ID	Varchar(255)	NOT NULL
Password	Password	Varchar(255)	NOT NULL

2. Alumni Registration information table

Field	Description	Type	Validity Constraint
Firstname	First Name	Varchar(255)	NOT NULL
Middlename	Middle Name	Varchar(255)	NOT NULL
Lastname	Last Name	Varchar(255)	NOT NULL
Contact_no	Contact No.	Varchar(255)	NOT NULL
Email	E-mail	Varchar(255)	NOT NULL
Address	Address	Varchar(255)	NOT NULL
Course	Name of Course	Varchar(255)	NOT NULL
Profession	Higher Edu/Employed	Varchar(255)	NOT NULL
Company_institute	Current Emp/Institute	Varchar(255)	NOT NULL
Description	Job Description	Varchar(255)	NOT NULL
Alumini_year	Academic Year	Varchar(255)	NOT NULL
Gender	Mr./Miss	Varchar(255)	NOT NULL
Status	Active/Inactive	Varchar(255)	NOT NULL

3. Awards achievement information table

Field	Description	Type	Validity Constraint
Images	Image	Longblob	NOT NULL
Description	About Achievement	Varchar(40000)	NOT NULL
Date	Date	Date	NOT NULL
Time	Time	Varchar(255)	NOT NULL

4. Intake information table

Field	Description	Type	Validity Constraint
Intake_dept	Name of Course	Varchar(255)	NOT NULL
Intake_value	Intake	Int(100)	NOT NULL

5. Khwaish information table

Field	Description	Type	Validity Constraint
Title	Event Title	Varchar(20000)	NOT NULL
Event_date	Event Date	Varchar(255)	NOT NULL
Evenyt_image	Event Image	Longblob	NOT NULL
Date	Date	Date	NOT NULL
Time	Time	Varchar(255)	NOT NULL
Description	Event Description	Varchar(40000)	NOT NULL

6. Pdf Notice information table

Field	Description	Type	Validity Constraint
Pdf_notice	Pdf	Longblob	NOT NULL
Date	Date	Date	NOT NULL
Time	Time	Varchar(255)	NOT NULL

7. Placement Resume information table

Field	Description	Type	Validity Constraint
Name	Name	Varchar(255)	NOT NULL
Phone	Contact Number	Varchar(255)	NOT NULL
Email	E-mail	Varchar(255)	NOT NULL
Department	Department	Varchar(255)	NOT NULL
Resume	Upload Resume	Longblob	NOT NULL

8. Result information table

Field	Description	Type	Validity Constraint
Department_Name	Department	Varchar(255)	NOT NULL
Class	Class	Varchar(255)	NOT NULL
Result_pdf	Upload Result	Longblob	NOT NULL
Date	Date	Date	NOT NULL
Time	Time	Varchar(30)	NOT NULL

9. Text Notice information table

Field	Description	Type	Validity Constraint
Notice	Notice	Varchar(20000)	NOT NULL
Date	Date	Date	NOT NULL
Time	Time	Varchar(255)	NOT NULL

10.Club Event information table

Field	Description	Type	Validity Constraint
Event_name	Event Title	Varchar(10000)	NOT NULL
Image	Event Image	Longblob	NOT NULL
Description	Description	Varchar(40000)	NOT NULL
Department	Department	Varchar(255)	NOT NULL
Date	Date	Date	NOT NULL
Time	Time	Varchar(255)	NOT NULL

Validation

Only Mobile No. is allowed input field

```
<input type="text" placeholder="Contact No" class="contact" name="number" pattern="[7896][0-9]{9}" title="Invalid Contact Number" autocomplete="off" required>
```

Only E-mail.is allowed input field

```
<input type="email" placeholder="Email" class="contact" name="emailid" autocomplete="off" required>
```

Allow to select only one Checkbox

```
<script type="text/javascript">
        $(document).ready(function(){
        $('input:checkbox').click(function() {
         $('input:checkbox').not(this).prop('checked', false);
    });
});
</script>
```

Only PDF is allowed in Resume Field

```
<input type="file" name="myfile" accept="application/pdf" required>
```

Only Image is allowed in Field

```
<input type="file" name="image" accept="image/*" required>
```

CHAPTER 5

IMPLEMENTATION AND TESTING

5.1 IMPLEMENTATION

Implementation is the way toward guaranteeing that the data framework is operational and afterward permitting clients assume control over its task for use and assessments the process of assuring that the information system is operational and then allowing users take over its operation for use and evaluation. Implementation includes the following activities:

- Obtaining and installing the system hardware.
- Installing the system and making it run on its intended hardware.
- Providing user access to the system.
- Creating and updating the database.
- Training the users on the new system.
- Documenting the system for its users and for those who will be responsible for maintaining it in the future.
- Making arrangements to support the users as the system is used.
- Transferring ongoing responsibility for the system from its developers to the operations or maintenance part.
- Evaluating the operation and use of the system.

The most visible component of implementation process is the system conversion.The four basic conversion strategies include:

- **Direct Conversion**
- **Parallel Conversion**
- **Pilot Conversion**
- **Phased Conversion**

1. Direct Conversion :

In direct conversion, the organization stops using the existing system and starts using the proposed one at the same time.

2. Parallel Conversion:

Parallel conversion involves running both existing system as well as proposed system and comparing their results. The proposed system is accepted only after the results have matched for an acceptable period.

3. Pilot Conversion

Pilot conversion means introducing the new system to a small part of the organization, expanding its use once it is known to operate properly there. Eventually, it will be in use by the entire organization.

4. Phased Conversion :

Phased conversion implies presenting a framework in stages, one segment or module at any given moment, holding up until that one is working legitimately before presenting the next. Means introducing a system in stages, one component or module at a time, waiting until that one is operating properly before introducing the next.

5.2 UNIT TESTING

A unit test, as Agile teams understand the term, is a short program fragment written and maintained by the developers on the product team, which exercises some narrow part of the product's source code and checks the results. The outcome of a unit test is binary: either "pass" if the program's behaviour is consistent with the recorded expectations, or "fail" otherwise. Developers will typically write a large number of unit tests (corresponding to a large number of programs behaviours of interest), called a "test suite". By common convention dating back at least to the JUnit family of tools, the colour red (as in "getting a red bar") represents the failure of one or more tests. The colour green ("a green bar") denotes successful execution of "all" unit tests associated with a program.

The term Unit Testing has a different meaning in the industry, denoting an activity or phase in the classical Software Development Life Cycle, which distinguishes it from (for instance) System Testing. These terms do not necessarily imply anything about automation. To avoid creating confusion, some Agile authors have therefore advocated using the term "developer testing", distinguishing it from "customer testing" and emphasizing the roles responsible for various types of testing.

Unit testing makes it easy for our project to be tested in units so that if there is an error they can be solved easily. By using this method, we will have to less work in the testing part.

5.3 TEST CASES

Software testing is an investigating conducted to provide stakeholders with information about the Quality of the product or service under test.

The Essence of testing is to :

- Catch as many error as possible
- Correct the error
- Track the error to understand their causes and any patterns that may exist
- Revalidate the stability of the solution, including ensuring that the correction of one Error does not lead to introduction of another error somewhere else.

A primary purpose for this testing is to detect software failures so that defects may be uncovered And corrected .The scope of this software testing often include examination of code as well as Execution of that code in various environment and condition as well as examining the aspects of Code does it do what it is supposed to do and do what it needs to do

Testing is done on the following levels

5.3.1 REGRESSION TESTING –

Regression Testing focuses on finding defects after a major code changes has occurred Specially , It seeks to uncover software regression or old bugs that have come back. Such regressions occur Whenever software functionality that was previously working correctly stops working as intended.

5.3.2 STABILITY TESTING –

Stability testing checks to see if the software can continuously function well in or above an acceptable
Period .This activity of non-functional software.

5.3.3 USABILITY TESTING –

Usability testing is needed to check if the user interface is easy to use and understand .It approaches Towards the use of the application.

5.3.4 UNIT TESTING-

The minimal software components (module) are tested

Each unit (Basic Component) of the software is tested to verify that the detailed design for the unit has been correctly implemented.

In Black Box testing specification based testing is done to find that each module gives specific Output for particular input integration testing.

5.3.5 INTEGRATION TESTING –

Integration Testing is a level of software testing where individual units are combined and tested as a group. The purpose of this level of testing is to expose faults in the interaction between integrated units.
Test drivers and test stubs are used to assist in Integration Testing

TEST CASES

Sr.No	Form Name	Test Condition	Step or prcedure	Input Test Data	Expected Result	Actual Output	Pass / Fail
1	login_authencation	Check login with valid input	Username with wrong password	Username “hello” Password “Password”	Display Message : “Password is Incorrect”	Display Message : “Password is Incorrect”	Pass
2	login_authencation	Check login with valid input	Wrong username With correct password	Username “Hellow” Password “password”	Display Message : “Wrong user Id or User dose not exist!”	Display Message : “Wrong user Id or User dose not exist!”	Pass
3	alumini_reg_insert	Check Phone Number	If Number is less than 10digit	778899776	Display Message : “Invalid Contact Number”	Display Message : “Invalid Contact Number”	Pass
4	alumini_reg_insert	Check Phone Number	If Number is more than 10digit	77889977652	Display Message : “Invalid Contact Number”	Display Message : “Invalid Contact Number”	Pass
5	alumini_reg_insert	Check Email Address	If @mail.com not specified	csc.com	Display Message : “Email is Expected”	Display Message : “Email is Expected”	Pass
6	resumeupload	Check Pdf	If pdf is not	Ak.jpg	Display Message : “Choose only PDF”	Display Message : “Choose only PDF”	Pass
7	result_download	Check Result For Particular class	If user select	B.Com And class FY *(No result upload for this class)*	Display Message : “Sorry! No Result Uploaded for this class”	Display Message : “Sorry! No Result Uploaded for this class”	Pass

5.4 TESTING PLANS

First of all, we'll run through the main functionality of our website that needs to be tested.

- College Information
- Notice
- Event
- Alumni Registration
- Result Downloading
- Resume Sending
- Contact Form
- Login Page
- Admin Panel

5.4.1 BROWSER COMPATIBILITY

Extremely important, especially for e-commerce sites, as if the site doesn't work in a particular browser then nobody using that browser can buy anything from you.

This list of browsers will change, as new browsers are released and older browsers aren't used as much. We will be testing all of the functionality listed above in each of the following web browsers:

- Internet Explorer (latest version)
- Mozila Firefox (latest version)
- Google Chrome (latest version)

5.4.2 MOBILE DEVICE COMPATIBILITY

If the user wishes our website to be used by visitors viewing it on their smartphone or tablet then they will be able to use our website on the following mobile devices:

- Apple iPhone 5
- HTC ONE
- Nokia Lumai 920
- Samsung Galaxy Y
- Samsung Galaxy J7 NXT
- Google Nexsus 7
- Apple iPad Mini

CHAPTER 6

RESULTS AND DISCUSSIONS

6.1 TEST REPORTS

The result of the above test gives the different test and the result as what we give as input and what we find as output in the web application. On this we have to register with the all the information which is asked by the web application. After that you have to login in the web application for the use of the web application.

The web application give you access to know the courses, faculty and admission which are available on the web application. You find a good interface on the web application and also user friendly. The web application also provide service if you forgot your password you have to give the answer of the question which you have enter at the time of register in the web application if the answer is rite then you will get the password of your user name.

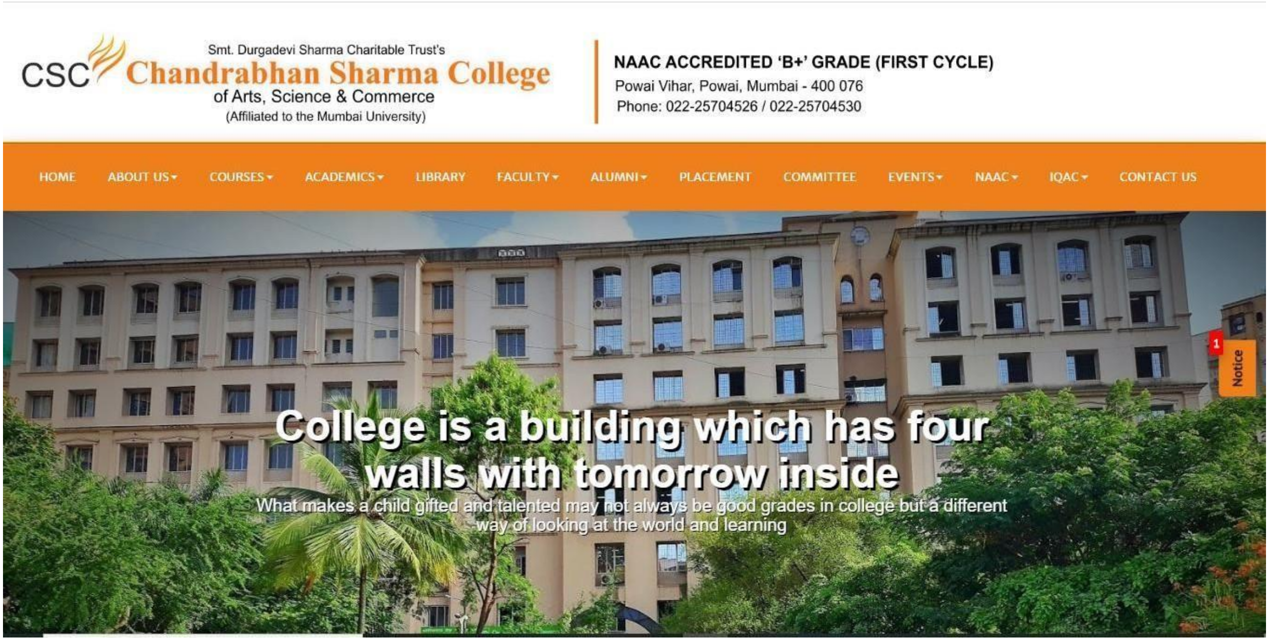
If you want to modify the password than you can change the password after login and you have to give input as your old password and the new password and the again new password? If the information provide by you is correct than your password get change

6.2 PROJECT INFORMATION

<table>
<tr><th colspan="5">Project Overview</th></tr>
<tr><td colspan="5">Project Basic Information</td></tr>
<tr><td>Project Name</td><td colspan="4">CSC Website or College Management System</td></tr>
<tr><td>Name of the Product</td><td colspan="4">College Website</td></tr>
<tr><td>Product Description</td><td colspan="4">Chandrabhan Sharma College Website</td></tr>
<tr><td rowspan="2">Project Description</td><td colspan="4"><Mission of the project>
Conduct testing to verify the quality of this website.
Ensure the website is released without any defects.
<Project‟s output product>
Test summary report and evaluation</td></tr>
<tr><td colspan="2">Project Type</td><td colspan="2">Testing/ Verification</td></tr>
<tr><td>Project Duration</td><td>Start Date</td><td>25 Dec 2019</td><td>End Date</td><td></td></tr>
</table>

6.3 DOCUMENTATION

HOME PAGE



Welcome to Chandrabhan Sharma College

Chandrabhan Sharma College of Arts Science and Commerce established in the year 2008, is the part of GHP education Wing and managed by Smt. Durgadevi Sharma Charitable Trust. The Managing Trustee, Shri Prashant Sharma founded the college in memory of his late Grandfather Pandit Chandrabhan Sharma. The College is nestled in a picturesque campus on the hillside of Powai. At Chandrabhan Sharma college we groom the new generation of youth to excel morally and academically, We emphasize on value based learning and the focus is on understanding and not mere accumulation of knowledge.

Our Mission

To provide quality education, bring all-round development, encourage students to participate in inter-collegiate event and cope up their skills through peer learning. Promote sports, inculcate discipline and help them to be physically and mentally fit. Assist students for placement and make them globally competent.

Our Vision

"To be an academy of excellence, which will provide transformative and empowering educational experiences to generate globally competitive youth."

Our Philosophy

"Imagination is the beginning of creation, you imagine what you desire, you imagine how you will create what you desire, and at last you create what you desire."

Notice 1

Our Mentor

Pandit.Chandrabhan Sharma Ji

This patriot, a noble son of India was born on 2-6-1903 at village Samod, Jaipur , Rajasthan in pious Brahmin family. Matriculated from Maharaja School, Jaipur in 1918 and came to Mumbai for higher education and enrolled with Daver's College of Commerce, Mumbai V.T for Accountancy Course.

He took part into India's Independence Struggle and joined Non- co-operation movement started by Mahatma Gandhi,urged people to boycott British educational system and to give up Govt. jobs and titles and honors.

He was Influenced by philosophy of M.K. Gandhi and forsake his college education, left his family and started living at Gandhiji's 'Sadakat Ashram' at Mumbai.During his stay at Sadakat Ashram he met great personalities and prominent voices of Indian Independence movement like Sarojini Naidu, Lala Lajpat Rai, Motilal Nehru, R.C. Das etc. which inspired him to devote himself for Independence Struggle of India. Read More

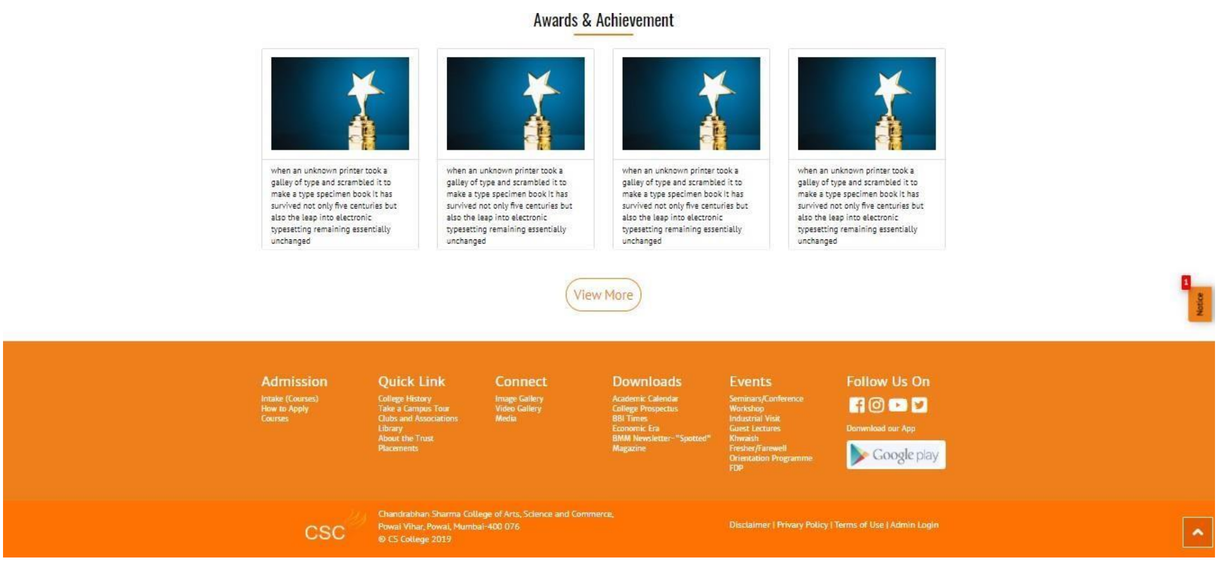
Trustee's Message

As I stand before the educational institute, which was the dream of my father, Shri. Gopal Sharma, I feel a sense of satisfaction and pride. Today, he is no more, but his ideals and his visions are taking shape before me. For I know, this was what he wanted. Read More

Principal's Message

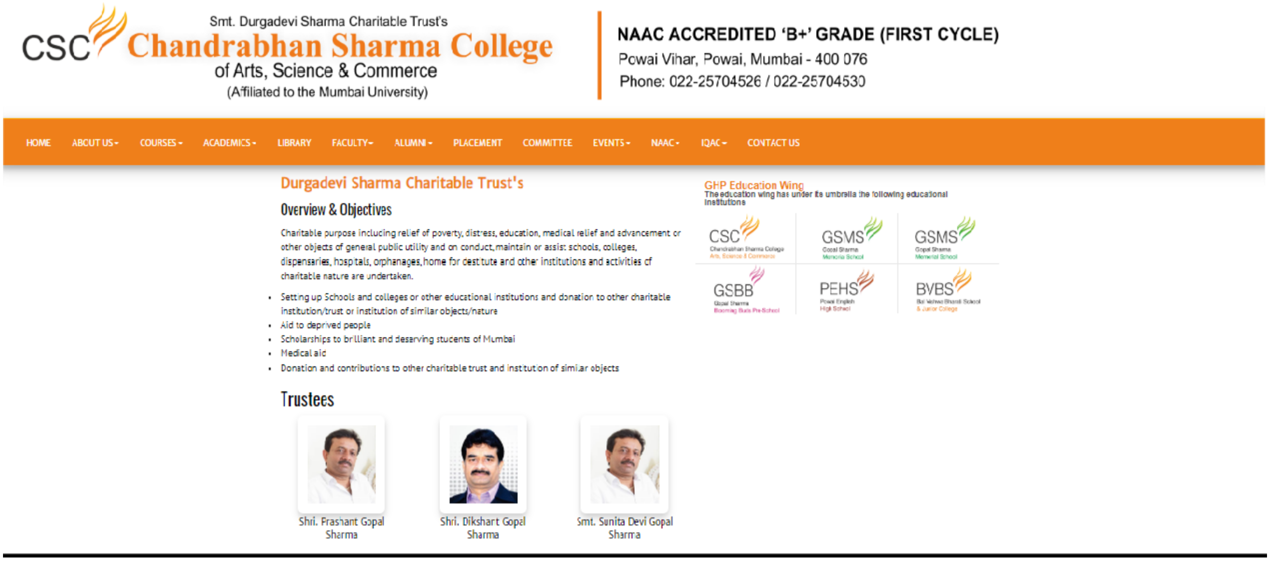
Welcome to Chandrabhan Sharma College(CS College) website. I appreciate the interest shown in our website. I strongly believe that, 'every student has immense potential to succeed' and 'every teacher has immense positive power to influence his student'. Read More

Glimpse of College Events

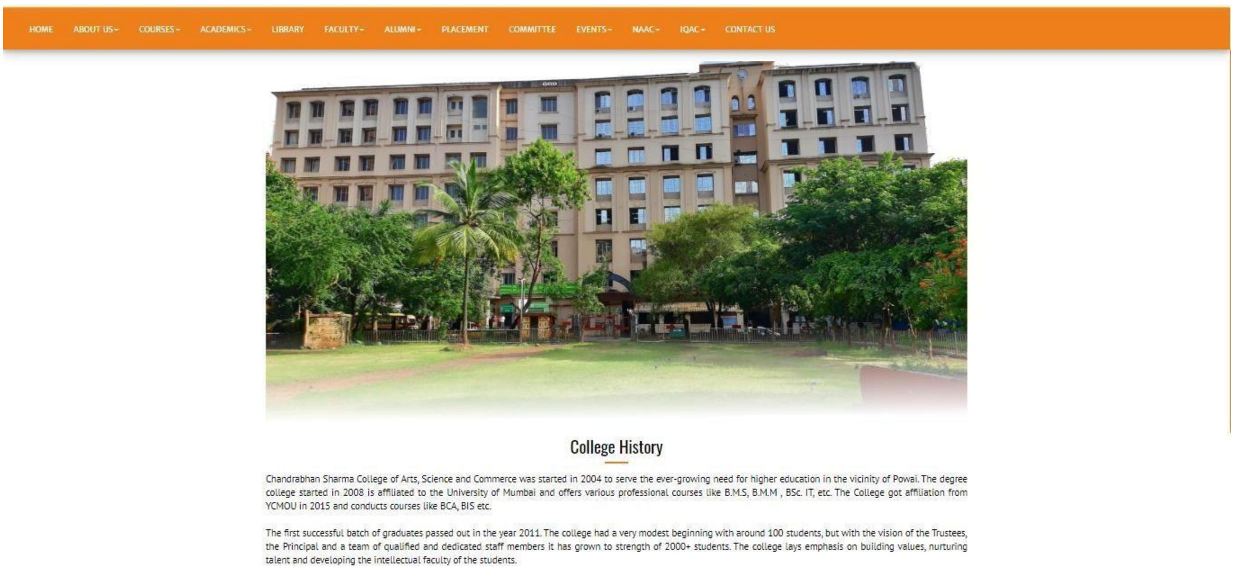


ABOUT US

About the Trust



College History

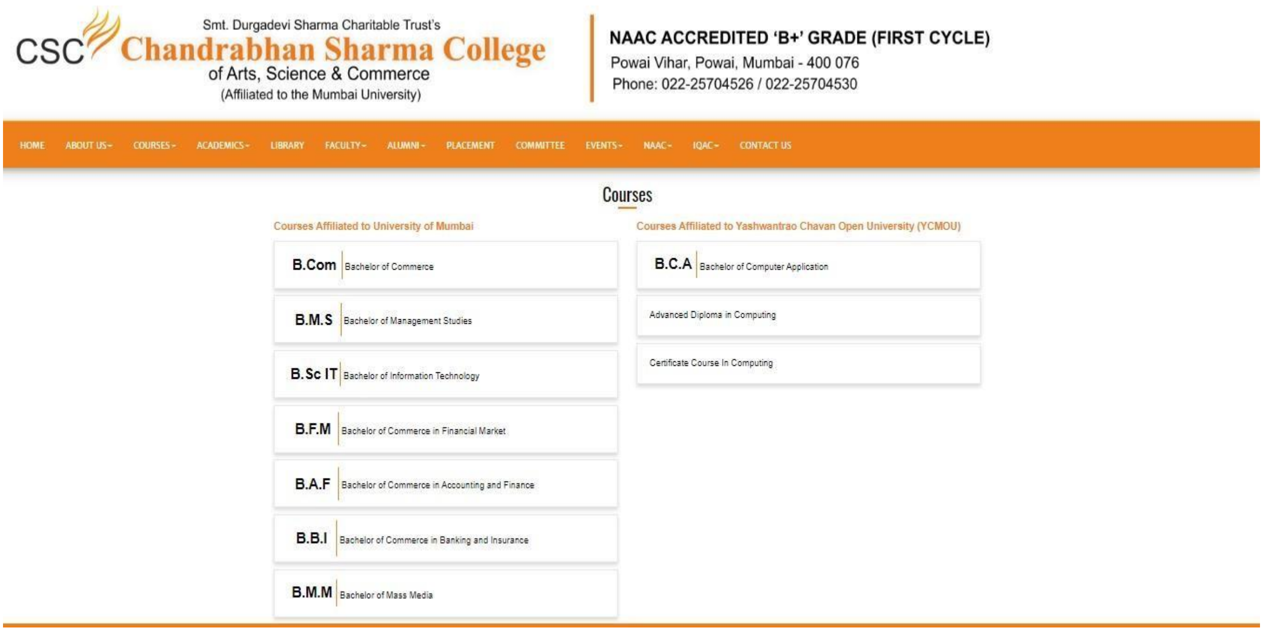


Campus Tour


CSC
Smt. Durgadevi Sharma Charitable Trust's
Chandrabhan Sharma College
of Arts, Science & Commerce
(Affiliated to the Mumbai University)
NAAC ACCREDITED 'B+' GRADE (FIRST CYCLE)
Powai Vihar, Powai, Mumbai - 400 076
Phone: 022-25704526 / 022-25704530
HOME ABOUT US COURSES ACADEMICS LIBRARY FACULTY ALUMNI PLACEMENT COMMITTEE EVENTS NAAC IQAC CONTACT US
Take a Campus Tour
Floor Info

COURSES

Degree College



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Courses

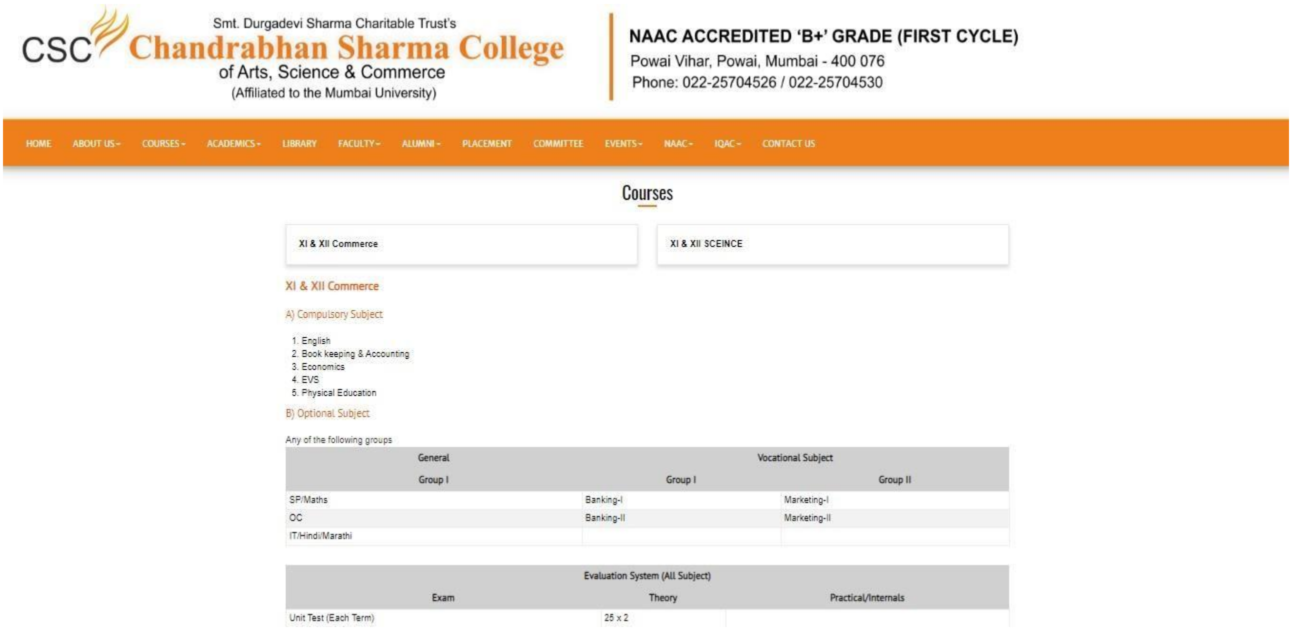
Courses Affiliated to University of Mumbai

- **B.Com** Bachelor of Commerce
- **B.M.S** Bachelor of Management Studies
- **B.Sc IT** Bachelor of Information Technology
- **B.F.M** Bachelor of Commerce in Financial Market
- **B.A.F** Bachelor of Commerce in Accounting and Finance
- **B.B.I** Bachelor of Commerce in Banking and Insurance
- **B.M.M** Bachelor of Mass Media

Courses Affiliated to Yashwantrao Chavan Open University (YCMOU)

- **B.C.A** Bachelor of Computer Application
- Advanced Diploma in Computing
- Certificate Course In Computing

Junior College



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Courses

XI & XII Commerce | XI & XII SCEINCE

XI & XII Commerce

A) Compulsory Subject

1. English
2. Book keeping & Accounting
3. Economics
4. EVS
5. Physical Education

B) Optional Subject

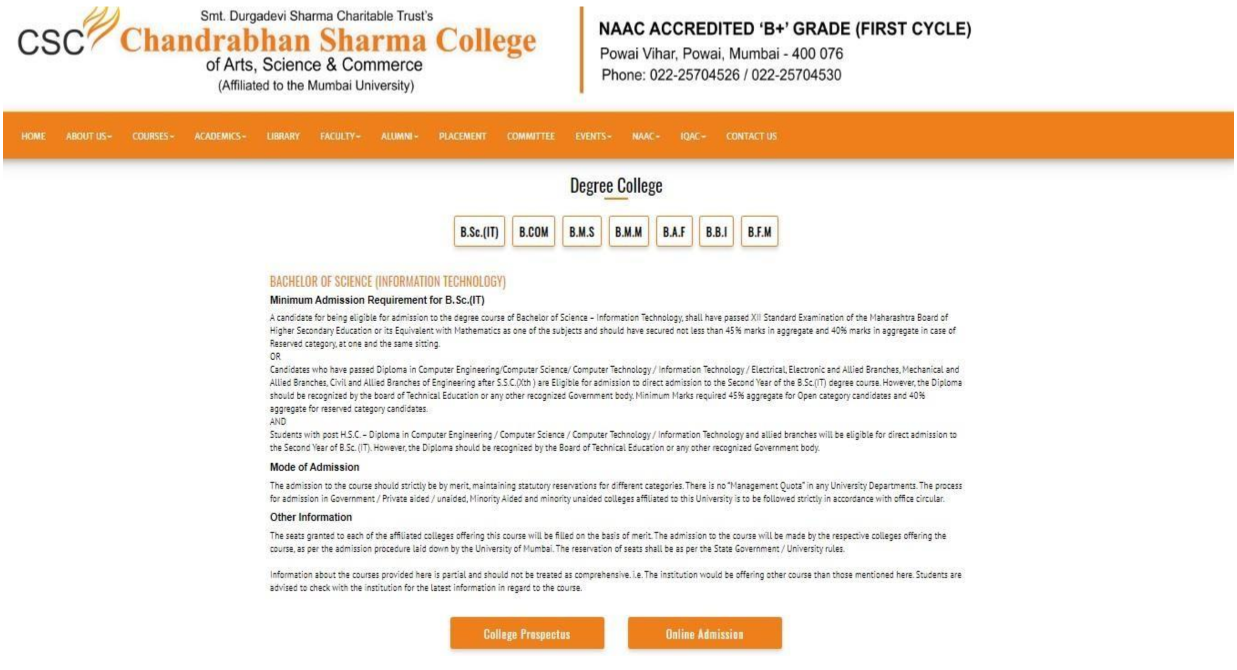
Any of the following groups

General	Vocational Subject	
Group I	Group I	Group II
SP/Maths	Banking-I	Marketing-I
OC	Banking-II	Marketing-II
IT/Hindi/Marathi		

Evaluation System (All Subject)		
Exam	Theory	Practical/Internals
Unit Test (Each Term)	25 x 2	

ACADEMICS

Admission
(Degree College)



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Degree College

B.Sc.(IT) B.COM B.M.S B.M.M B.A.F B.B.I B.F.M

BACHELOR OF SCIENCE (INFORMATION TECHNOLOGY)

Minimum Admission Requirement for B.Sc.(IT)

A candidate for being eligible for admission to the degree course of Bachelor of Science – Information Technology, shall have passed XII Standard Examination of the Maharashtra Board of Higher Secondary Education or its Equivalent with Mathematics as one of the subjects and should have secured not less than 45% marks in aggregate and 40% marks in aggregate in case of Reserved category, at one and the same sitting.

OR

Candidates who have passed Diploma in Computer Engineering/Computer Science/ Computer Technology / Information Technology / Electrical, Electronic and Allied Branches, Mechanical and Allied Branches, Civil and Allied Branches of Engineering after S.S.C.(Xth) are Eligible for admission to direct admission to the Second Year of the B.Sc.(IT) degree course. However, the Diploma should be recognized by the board of Technical Education or any other recognized Government body. Minimum Marks required 45% aggregate for Open category candidates and 40% aggregate for reserved category candidates.

AND

Students with post H.S.C. – Diploma in Computer Engineering / Computer Science / Computer Technology / Information Technology and allied branches will be eligible for direct admission to the Second Year of B.Sc. (IT). However, the Diploma should be recognized by the Board of Technical Education or any other recognized Government body.

Mode of Admission

The admission to the course should strictly be by merit, maintaining statutory reservations for different categories. There is no "Management Quota" in any University Departments. The process for admission in Government / Private aided / unaided, Minority Aided and minority unaided colleges affiliated to this University is to be followed strictly in accordance with office circular.

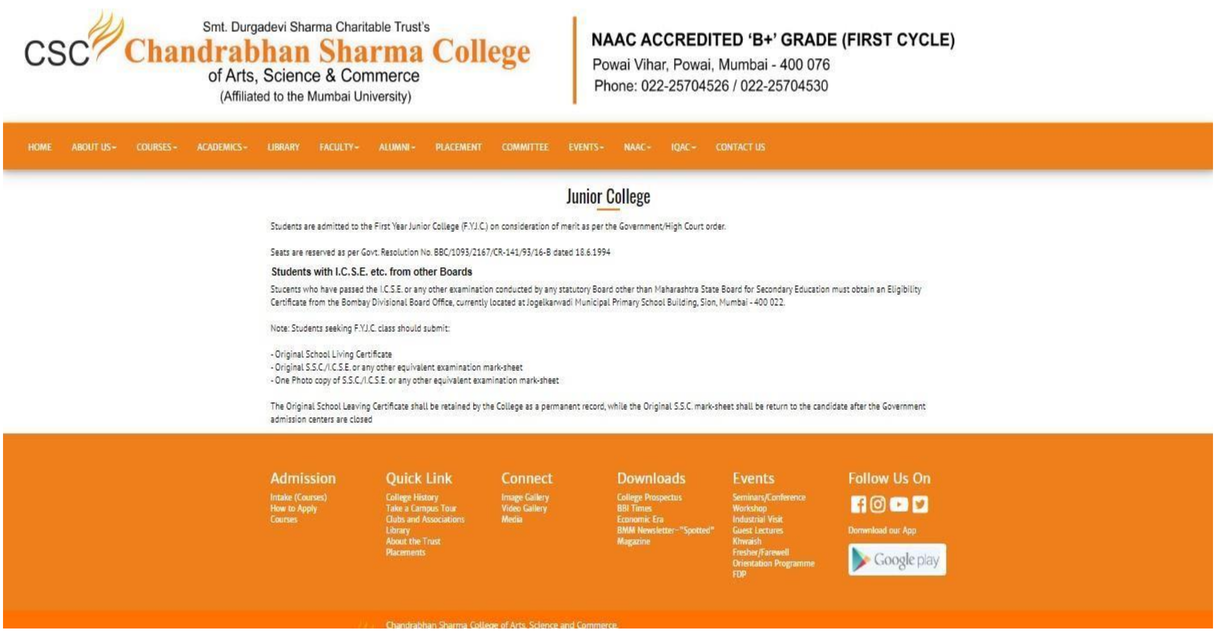
Other Information

The seats granted to each of the affiliated colleges offering this course will be filled on the basis of merit. The admission to the course will be made by the respective colleges offering the course, as per the admission procedure laid down by the University of Mumbai. The reservation of seats shall be as per the State Government / University rules.

Information about the courses provided here is partial and should not be treated as comprehensive. i.e. The institution would be offering other course than those mentioned here. Students are advised to check with the institution for the latest information in regard to the course.

College Prospectus Online Admission

(Junior College)



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Junior College

Students are admitted to the First Year Junior College (F.Y.J.C.) on consideration of merit as per the Government/High Court order.

Seats are reserved as per Govt. Resolution No. BBC/1093/2167/CR-141/93/16-B dated 18.6.1994

Students with I.C.S.E. etc. from other Boards

Stucents who have passed the I.C.S.E. or any other examination conducted by any statutory Board other than Maharashtra State Board for Secondary Education must obtain an Eligibility Certificate from the Bombay Divisional Board Office, currently located at Jogelkarwadi Municipal Primary School Building, Sion, Mumbai - 400 022.

Note: Students seeking F.Y.J.C. class should submit:

- Original School Living Certificate
- Original S.S.C./I.C.S.E. or any other equivalent examination mark-sheet
- One Photo copy of S.S.C./I.C.S.E. or any other equivalent examination mark-sheet

The Original School Leaving Certificate shall be retained by the College as a permanent record, while the Original S.S.C. mark-sheet shall be return to the candidate after the Government admission centers are closed

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BBI Times
Economic Era
BMM Newsletter-"Spotted"
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Workshop
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Guest Lectures
Khwaish
Fresher/Farewell
Orientation Programme
FDP

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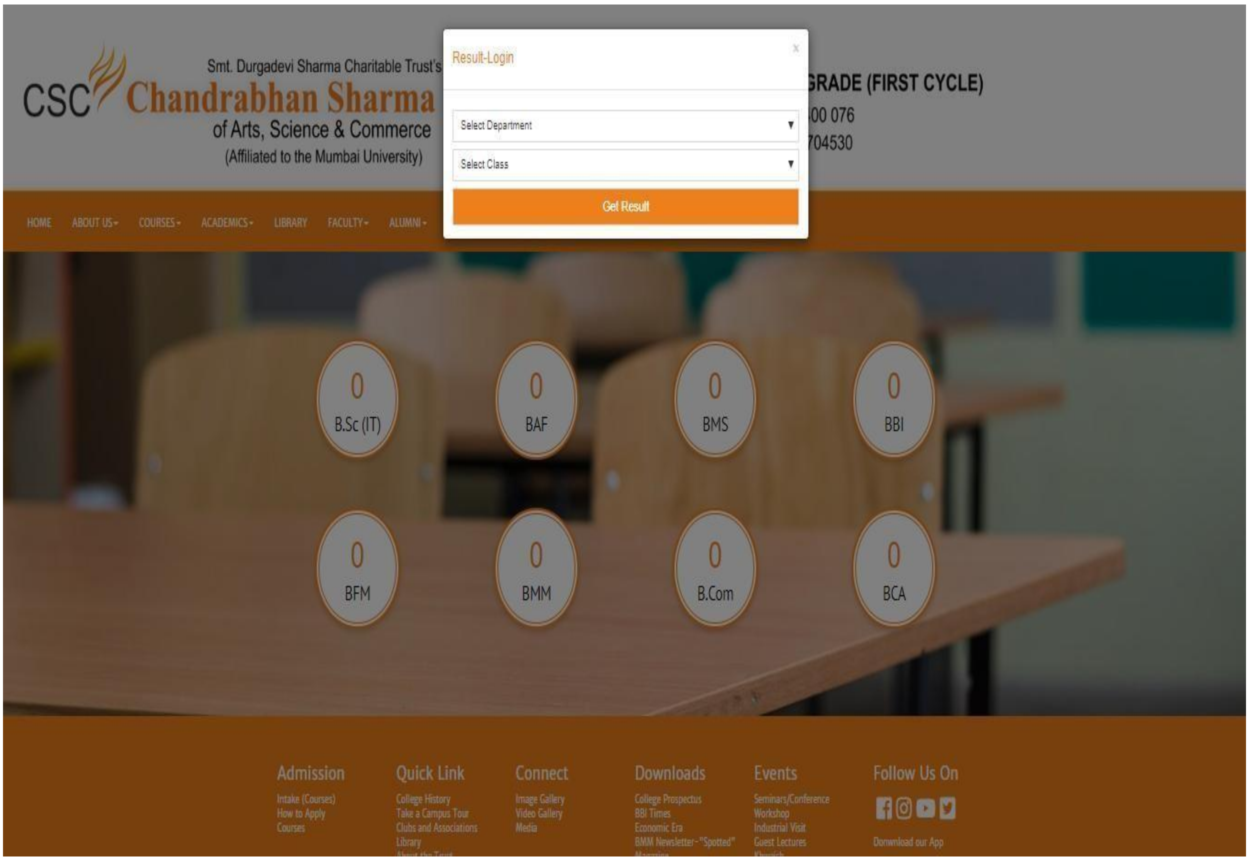
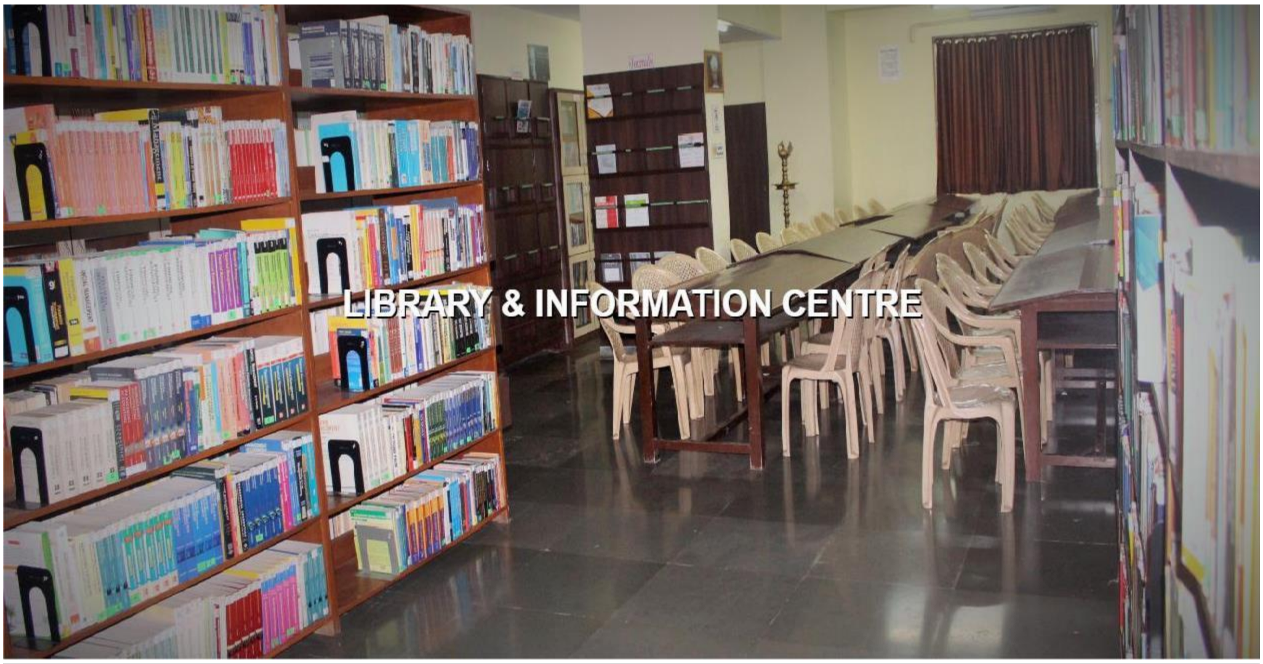
Chandrabhan Sharma College of Arts, Science and Commerce

Intake Courses and Result



LIBRARY



About Us | Library Advisory Committee | Library Collection | Library Service | Library Activities | Important Link

available in the library.

LIBRARY HOURS

Library remain open from 7:30 am to 5:30 pm on all working days. It is open from 10.00 am to 4.00 pm on Sundays and public holidays during examination.

GENERAL RULES

Identity Card is compulsory to enter in the library. Students are required to submit their identity card at the counter Readers are required to make an entry in the Daily Visitor Register Readers should leave their personal belongings at baggage counter. The students/readers are solely responsible for loss/theft/missing valuables. The library staffs are in no way responsible for their belongings. Readers should maintain silence in the Library and should not disturb other users in any way. Group discussions are not allowed. Students can borrow TWO BOOKS for SEVEN days. Only twice the book/s will be reissued or renewed. Renewal is not permitted if the book is in demand. Materials taken for reading are to be returned back at the counter. Eating and having refreshments inside the Library are strictly prohibited. Mobile phones are to be kept switched off or in silent mode while in the library. Use of mobile phones is strictly prohibited & strict action will be taken if found using. Newspapers should be folded properly and kept in the designated place after reading the same. The computers can be used carefully by the students. The internet browsing is restricted only to educational purposes.

LIBRARY NOTICE

Efsdfdsfsdf

QUICK LINKS

- OPAC / Library Catalouge
- NLIST Database
- Old Question Paper
- Recommend a Book
- Library Blog

ASK LIBRARIAN

Mr.Sunil Ubale
022-25704526
csharmacollegelibrary@gmail.com

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Workshop
Industrial Visit
Guest Lectures
Khwaish
Fresher/Farewell
Orientation Programme

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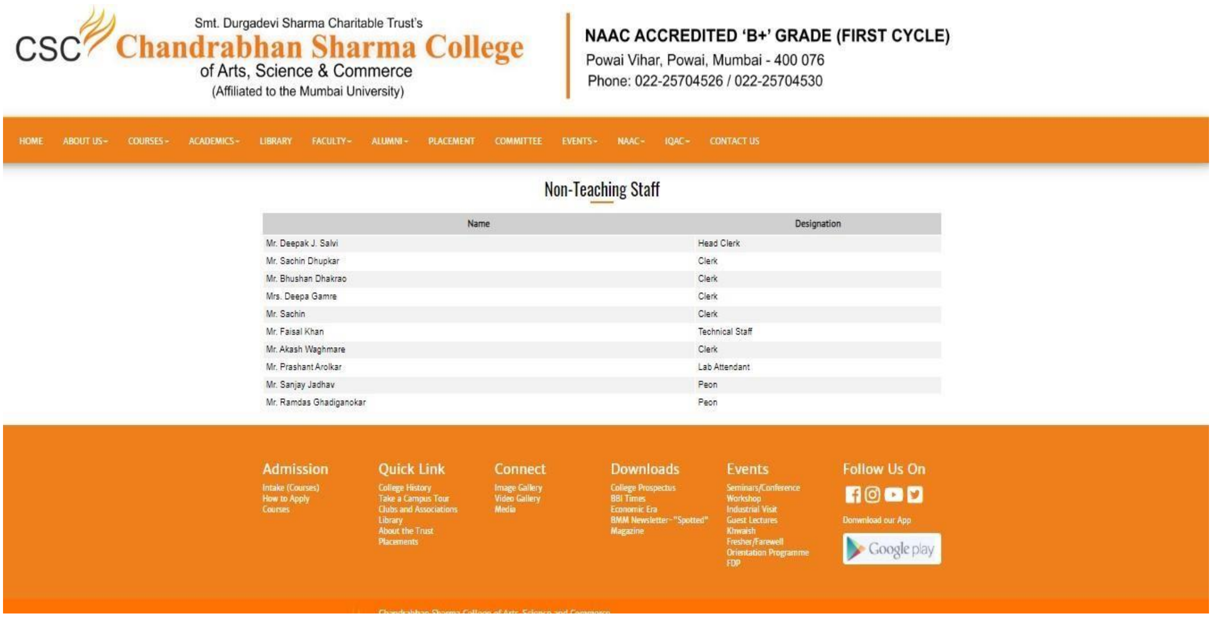
16 April 2020
Thursday

FACTULTY

Degree college
Junior college
Non-Teaching Staff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Non-Teaching Staff

Name	Designation
Mr. Deepak J. Salvi	Head Clerk
Mr. Sachin Dhupkar	Clerk
Mr. Bhushan Dhakrao	Clerk
Mrs. Deepa Gamre	Clerk
Mr. Sachin	Clerk
Mr. Faisal Khan	Technical Staff
Mr. Akash Waghmare	Clerk
Mr. Prashant Arolkar	Lab Attendant
Mr. Sanjay Jadhav	Peon
Mr. Ramdas Ghadiganokar	Peon

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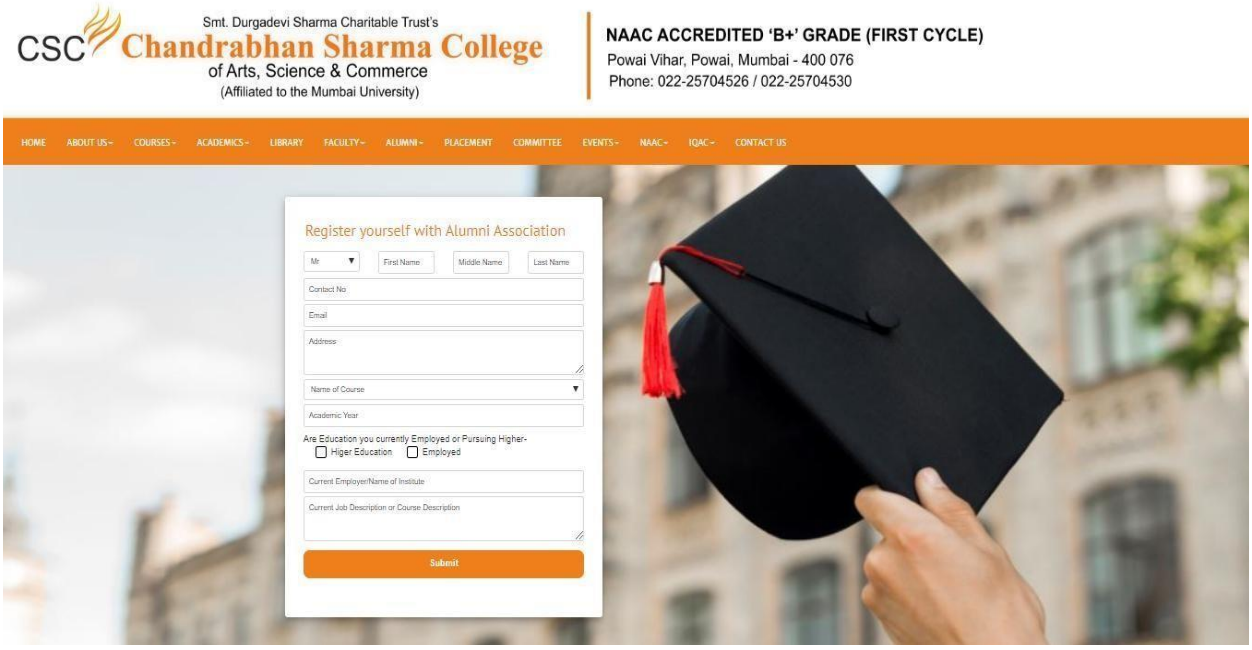
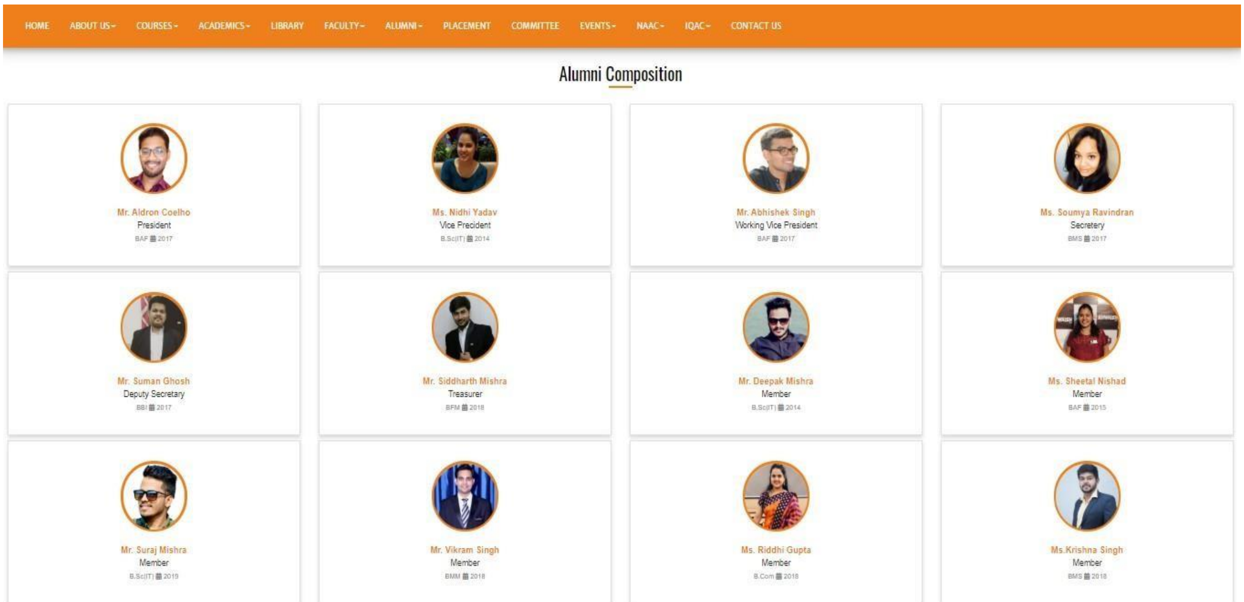
ALUMNI

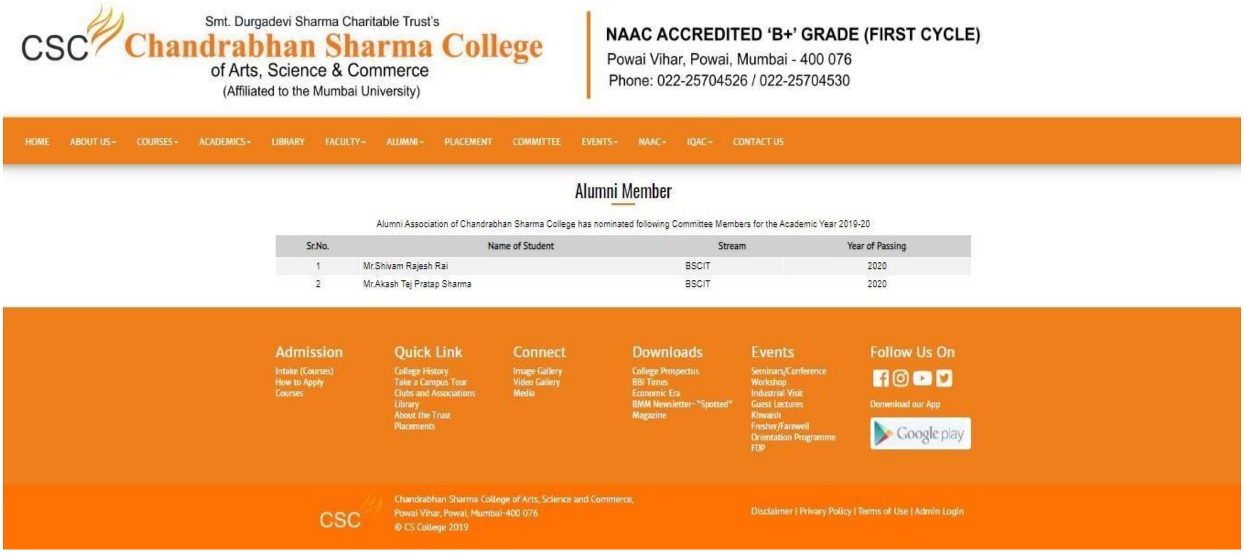
Registration Form



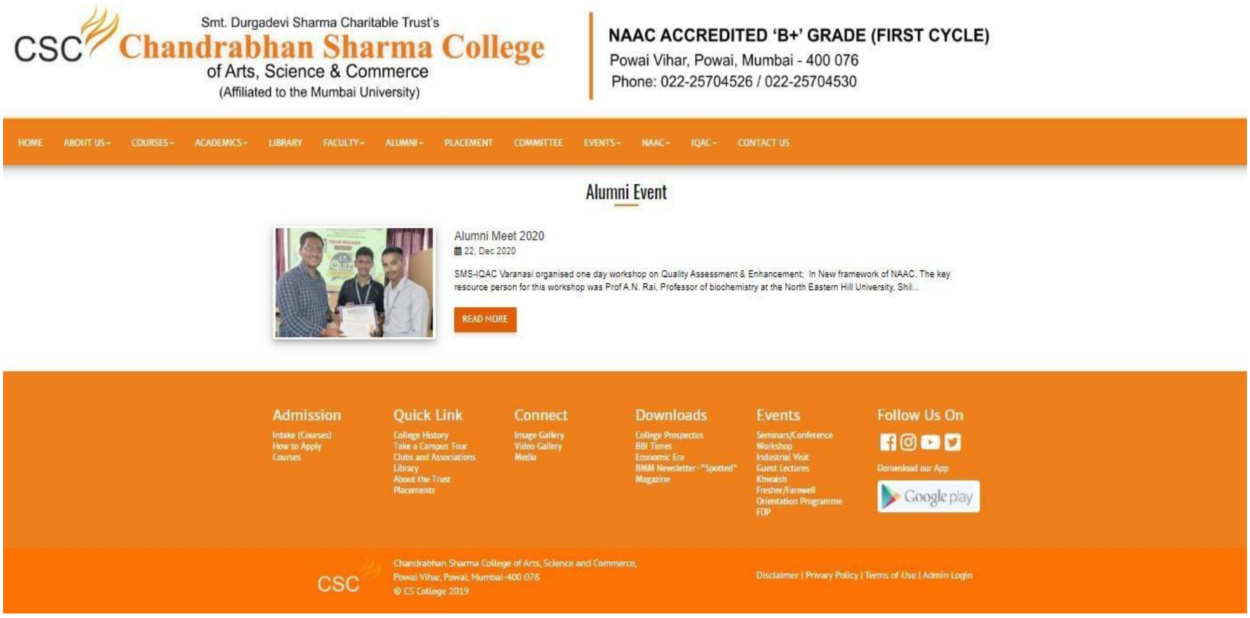
Alumni Composition



Alumni Member



Alumni Event



PLACEMENT

The Placements & Career Guidance Cell of Chandrabhan Sharma College is dynamic body functioning to provide wholesome development to the students. The Placements & Career Guidance Cell operates year around to facilitate contacts between the companies and the students. Students are adequately trained in preparing resumes, handling group discussions and attending personal interviews.This facilitates in choosing out a right career path and equipping them for an effective job search. The College has State-of-the-art facilities for conducting seminars and workshops. Campus interviews are conducted in the College ensuring job opportunities for the students.

Activities of the Placement and Career GuidanceCell-

Training Activities Training activities are organized throughout the year in an effort towards preparing the prospective students for which Soft skills training programme were conducted for all students, it was a week long programme for which students were groomed for campus selection.

Seminars on Job Opportunities Seminars are conducted at regular intervals to enable the students to improve their performance in competitive exams and getting the right jobs. Institutes like NIIT, AIMSR, Athena School of Management,ASMAC,MAAC,Welingkar Institute,Athena School of Management,Datamatics,etc came to campus for seminars on various Job opportunities available

On – Campus Placements Leading organisations like Tata Consultancy Services (TCS), Birla Sunlife Insurance, Nutricharge Bajaj ALlianz, Fly High Aviation, etc. comes to the college campus for conducting the various tests and Interviews and most of the students successfully cleared the rounds and got selected and placed.

Off – Campus Placements The students also attend Off Campus Interviews with the help of the Placement and Career Guidance Cell like Wipro, D-mart, Acquist Solutions, etc. and many students had cleared all the rounds and got selected.

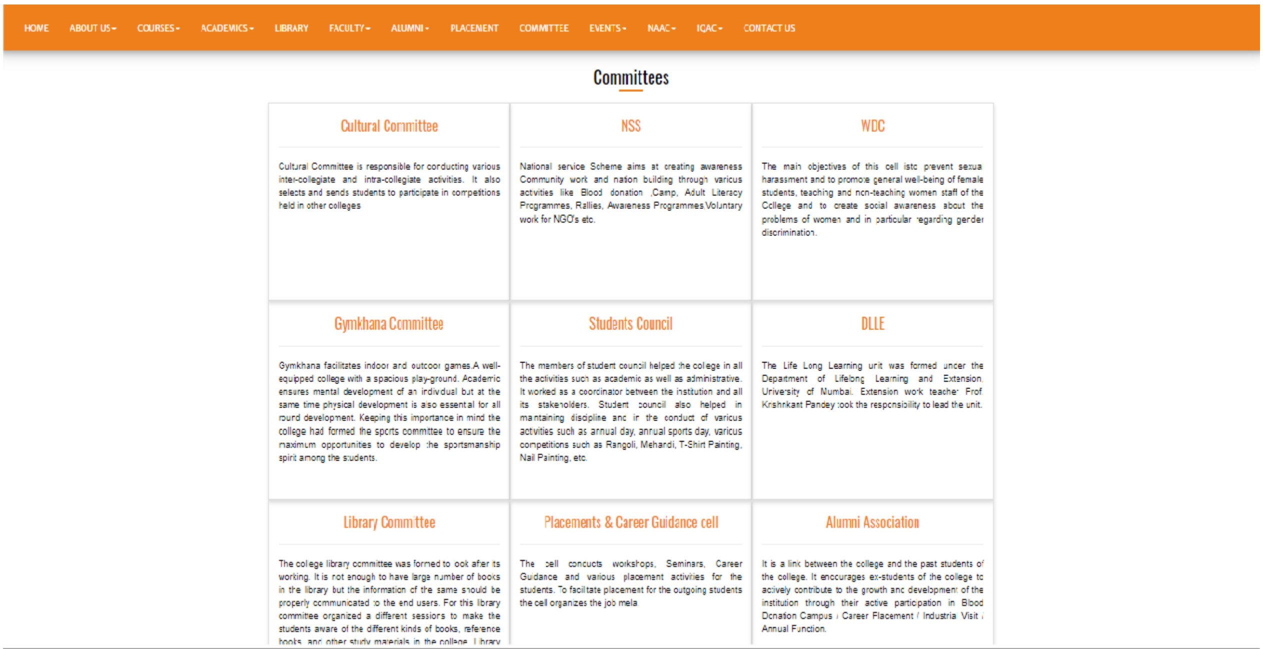
NOTICE

15.03.2016.pdf

Our Recruiters

Send your Resume

COMMITTEE



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Committees

Cultural Committee

Cultural Committee is responsible for conducting various inter-collegiate and intra-collegiate activities. It also selects and sends students to participate in competitions held in other colleges

NSS

National service Scheme aims at creating awareness Community work and nation building through various activities like Blood donation ,Camp, Adult Literacy Programmes, Rallies, Awareness Programmes,Voluntary work for NGO's etc.

WDC

The main objectives of this cell isto prevent sexual harassment and to promote general well-being of female students, teaching and non-teaching women staff of the College and to create social awareness about the problems of women and in particular regarding gender discrimination.

Gymkhana Committee

Gymkhana facilitates indoor and outdoor games.A well-equipped college with a spacious play-ground. Academic ensures mental development of an individual but at the same time physical development is also essential for all round development. Keeping this importance in mind the college had formed the sports committee to ensure the maximum opportunities to develop the sportsmanship spirit among the students.

Students Council

The members of student council helped the college in all the activities such as academic as well as administrative. It worked as a coordinator between the institution and all its stakeholders. Student council also helped in maintaining discipline and in the conduct of various activities such as annual day, annual sports day, various competitions such as Rangoli, Mehandi, T-Shirt Painting, Nail Painting, etc.

DLLE

The Life Long Learning unit was formed under the Department of Lifelong Learning and Extension, University of Mumbai. Extension work teacher Prof. Krishnkant Pandey took the responsibility to lead the unit.

Library Committee

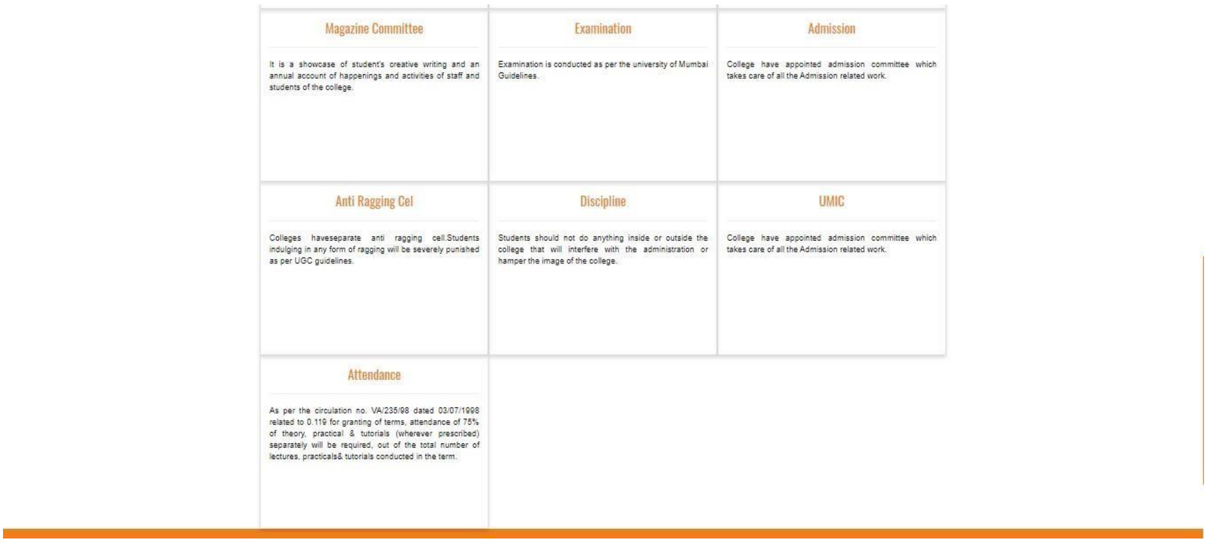
The college library committee was formed to look after its working. It is not enough to have large number of books in the library but the information of the same should be properly communicated to the end users. For this library committee organized a different sessions to make the students aware of the different kinds of books, reference books, and other study materials in the college. Library

Placements & Career Guidance cell

The cell conducts workshops, Seminars, Career Guidance and various placement activities for the students. To facilitate placement for the outgoing students the cell organizes the job mela.

Alumni Association

It is a link between the college and the past students of the college. It encourages ex-students of the college to actively contribute to the growth and development of the institution through their active participation in Blood Donation Campus / Career Placement / Industrial Visit / Annual Function.



Magazine Committee

It is a showcase of student's creative writing and an annual account of happenings and activities of staff and students of the college.

Examination

Examination is conducted as per the university of Mumbai Guidelines.

Admission

College have appointed admission committee which takes care of all the Admission related work.

Anti Ragging Cel

Colleges haveseparate anti ragging cell.Students indulging in any form of ragging will be severely punished as per UGC guidelines.

Discipline

Students should not do anything inside or outside the college that will interfere with the administration or hamper the image of the college.

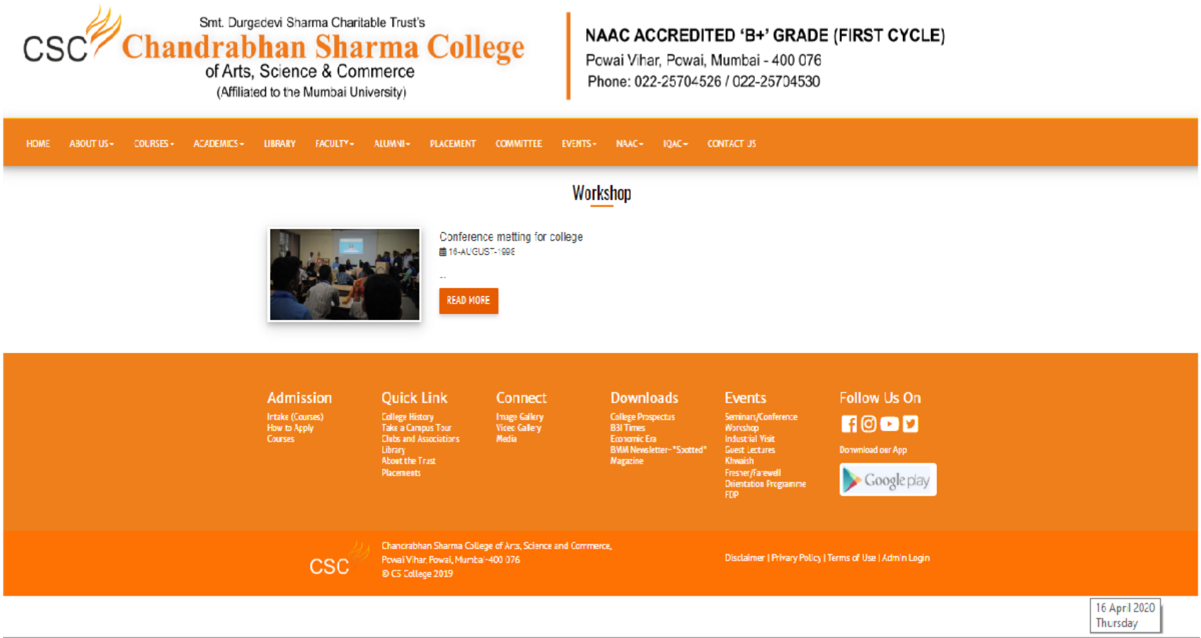
UMIC

College have appointed admission committee which takes care of all the Admission related work.

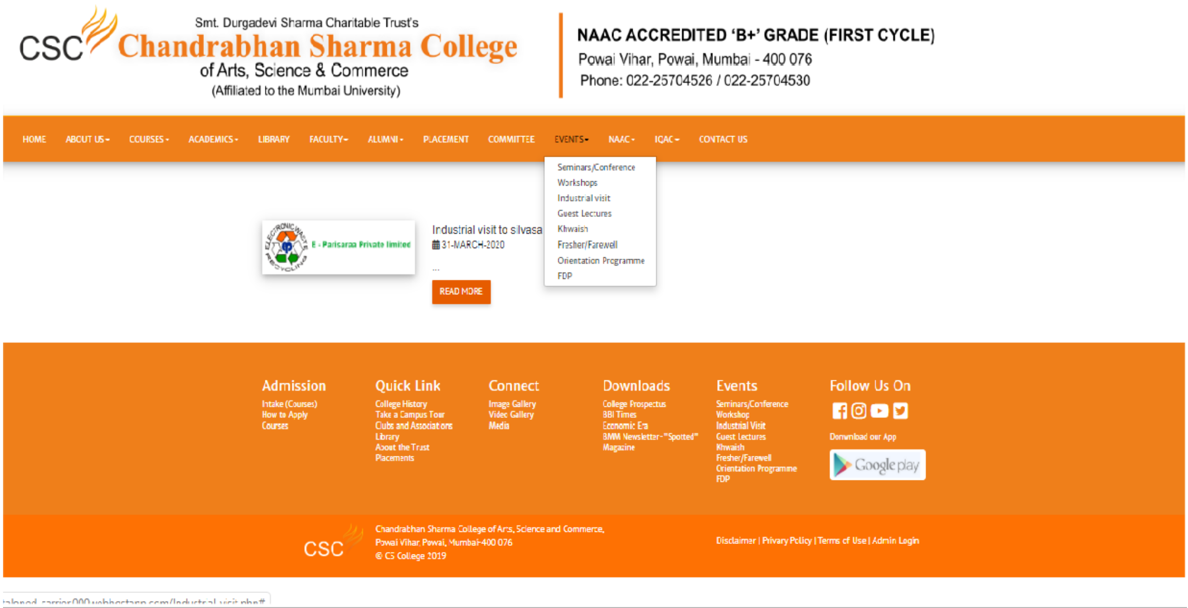
Attendance

As per the circulation no. VA/235/98 dated 03/07/1998 related to 0.119 for granting of terms, attendance of 75% of theory, practical & tutorials (wherever prescribed) separately will be required, out of the total number of lectures, practicals& tutorials conducted in the term.

EVENTS



Smt. Durgadevi Sharma Charitable Trust's
CSC Chandrabhan Sharma College
of Arts, Science & Commerce
(Affiliated to the Mumbai University)
NAAC ACCREDITED 'B+' GRADE (FIRST CYCLE)
Powai Vihar, Powai, Mumbai - 400 076
Phone: 022-25704526 / 022-25704530
HOME ABOUT US COURSES ACADEMICS LIBRARY FACULTY ALUMNI PLACEMENT COMMITTEE EVENTS NAAC IQAC CONTACT US
Workshop
Conference matting for college
READ MORE
Admission
Quick Link
Connect
Downloads
Events
Follow Us On
Google play
16 April 2020
Thursday



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HOME ABOUT US COURSES ACADEMICS LIBRARY FACULTY ALUMNI PLACEMENT COMMITTEE EVENTS NAAC IQAC CONTACT US
Seminars/Conference
Workshops
Industrial visit
Guest Lectures
Khwaish
Fresher/Farewell
Orientation Programme
FDP
Industrial visit to silvasa
31-MARCH-2020
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Admission
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Events
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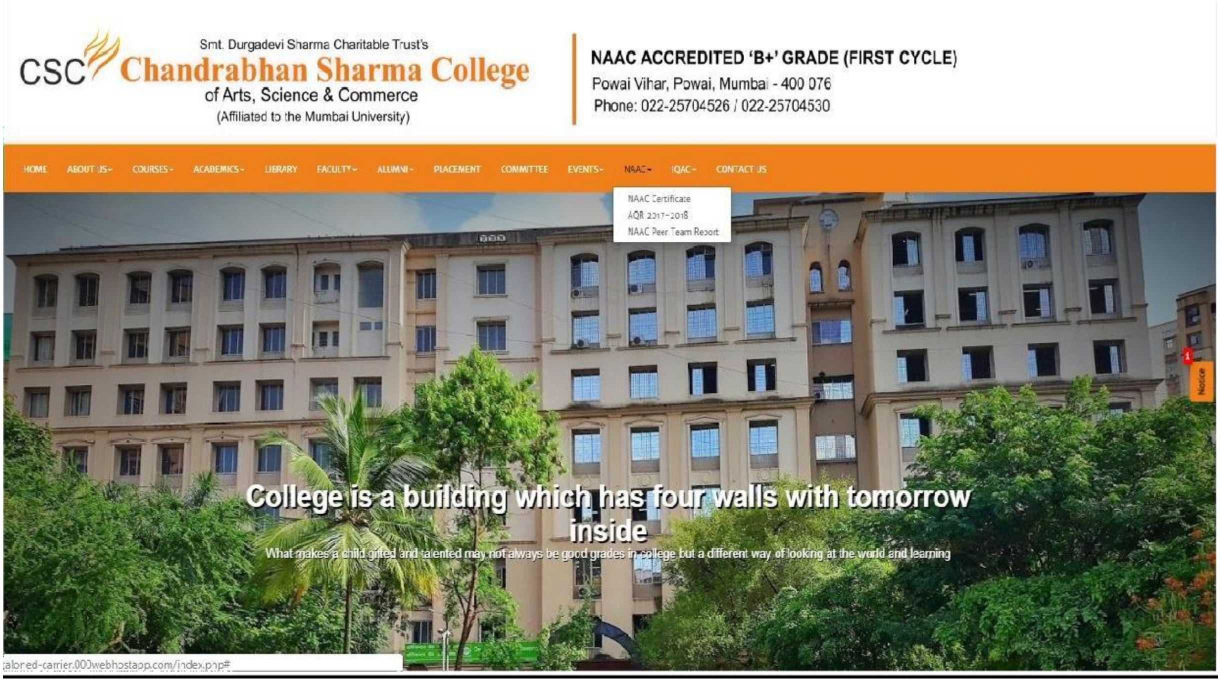
NAAC

This page consist of different pdf files which has

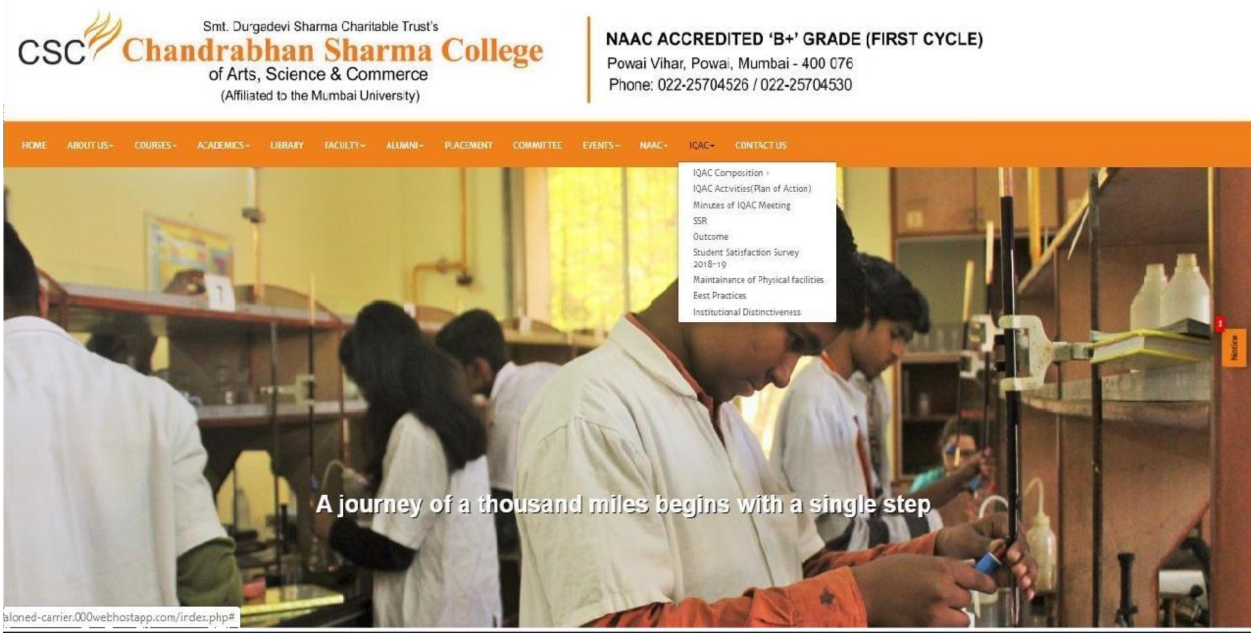
- NAAC Certificate
- AQR 2017-18
- NAAC peer report



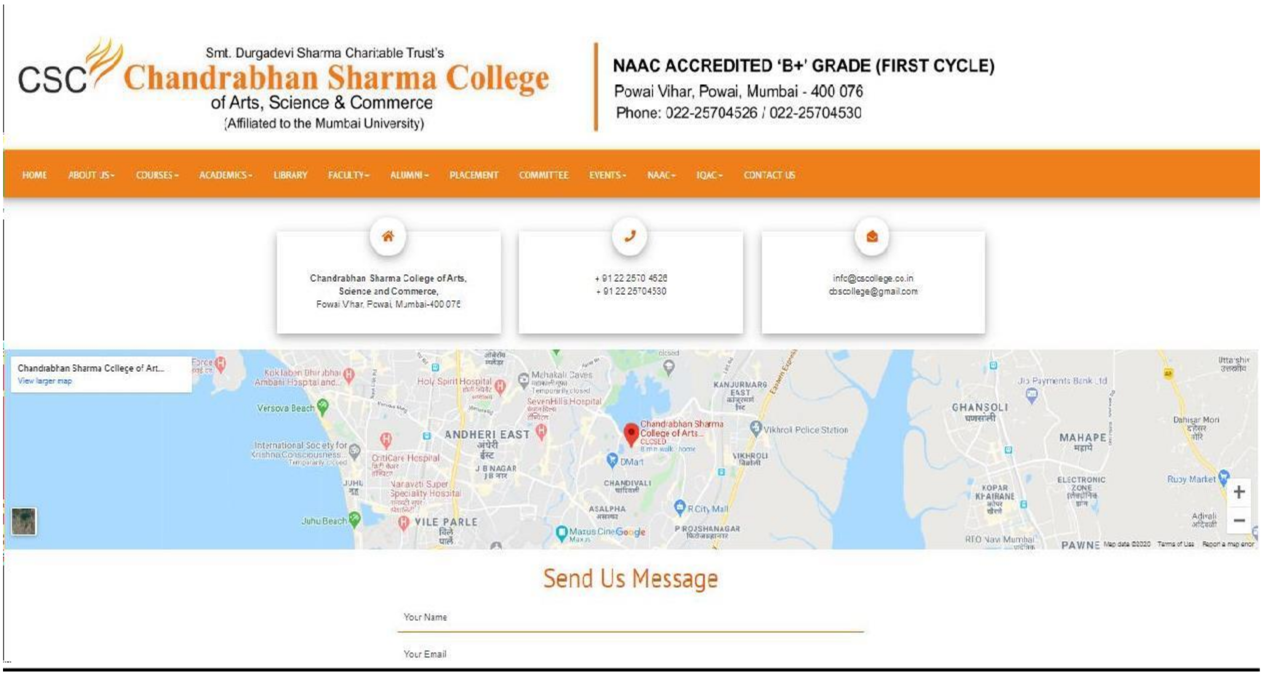
IQAC

Similar to the NAAC page, the IQAC page is composed of the pdfs for:

- IQAC Composition
- IQAC Activities
- Minutes of IQAC Meeting
- SSR
- Outcome
- Student Satisfaction Survey
- Maintenance of physical activities
- Institutional Distinctiveness

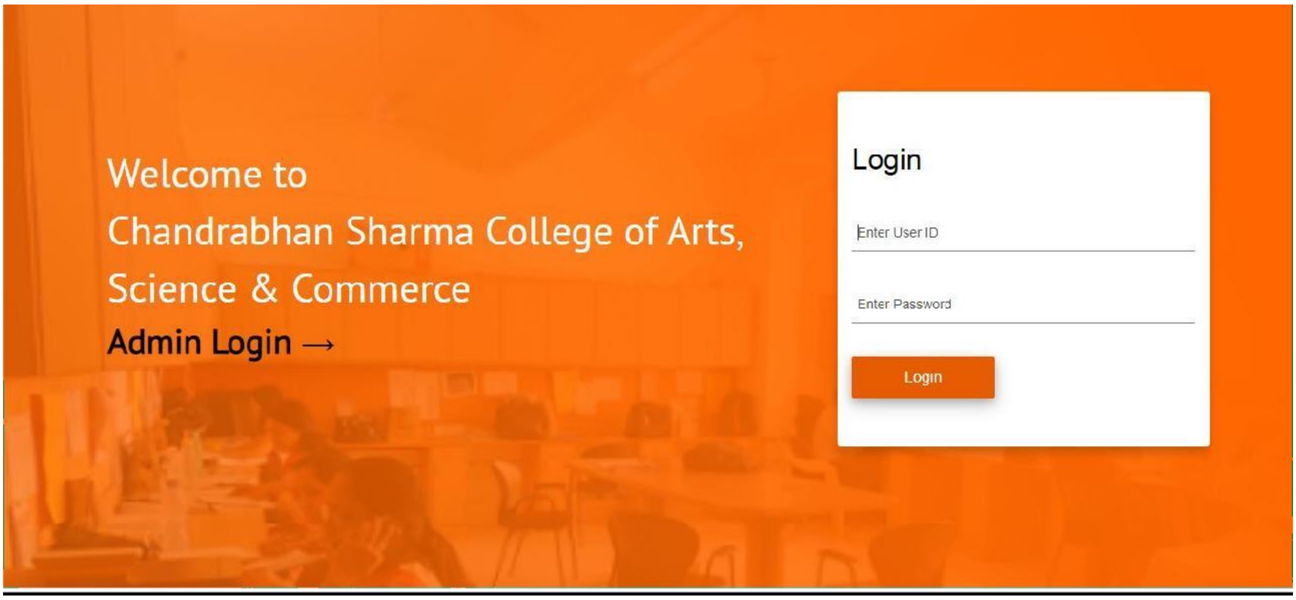


CONTACT US



Smt. Durgadevi Sharma Charitable Trust's
CSC Chandrabhan Sharma College
of Arts, Science & Commerce
(Affiliated to the Mumbai University)
NAAC ACCREDITED 'B+' GRADE (FIRST CYCLE)
Powai Vihar, Powai, Mumbai - 400 076
Phone: 022-25704526 / 022-25704530
HOME ABOUT US COURSES ACADEMICS LIBRARY FACULTY ALUMNI PLACEMENT COMMITTEE EVENTS NAAC IQAC CONTACT US
Chandrabhan Sharma College of Arts, Science and Commerce, Powai Vihar, Powai, Mumbai-400 076
+91 22 2570 4526
+91 22 25704530
info@cscollege.co.in
cbscollege@gmail.com
Send Us Message
Your Name
Your Email

ADMIN LOGIN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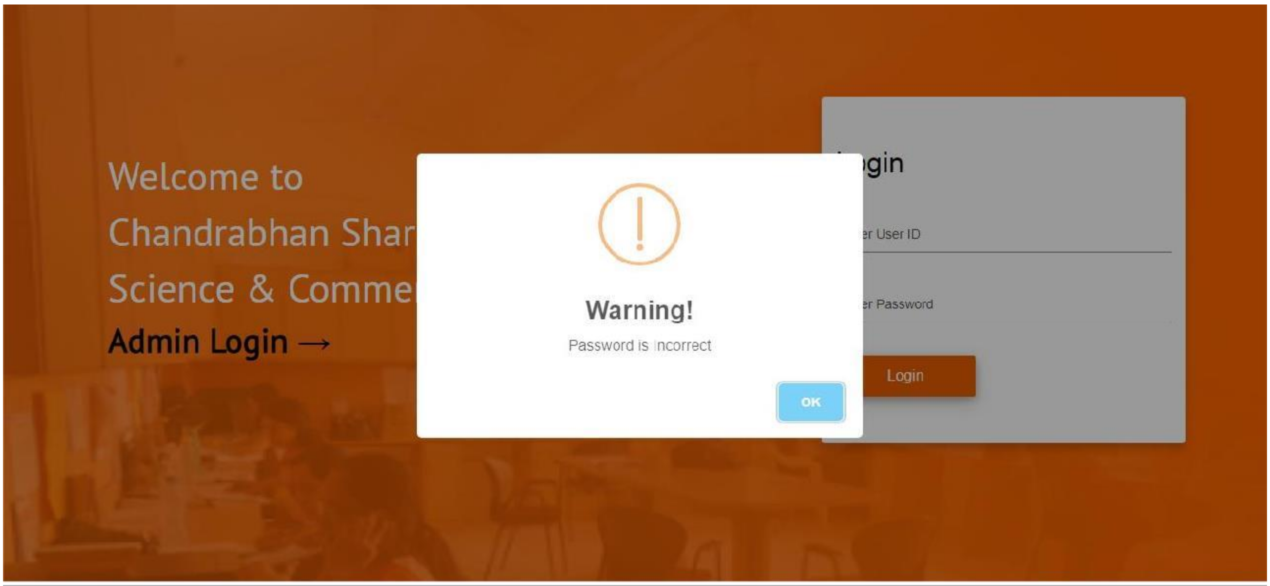
Chandrabhan Sharma College of Arts,
Science & Commerce
Admin Login →
Login
Enter User ID
Enter Password
Login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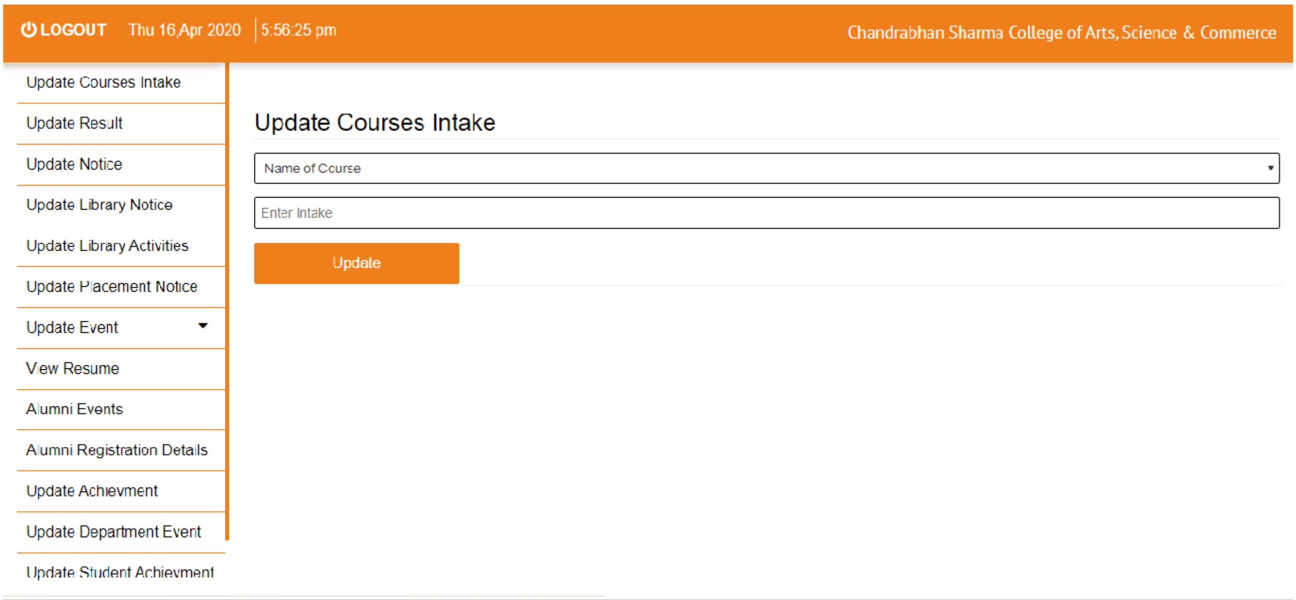
Warning!
Password is incorrect
OK
Login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Update Notice
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Update Library Activities
Update Placement Notice
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View Resume
Alumni Events
Alumni Registration Details
Update Achievment
Update Department Event
Update Student Achievment
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Name of Course
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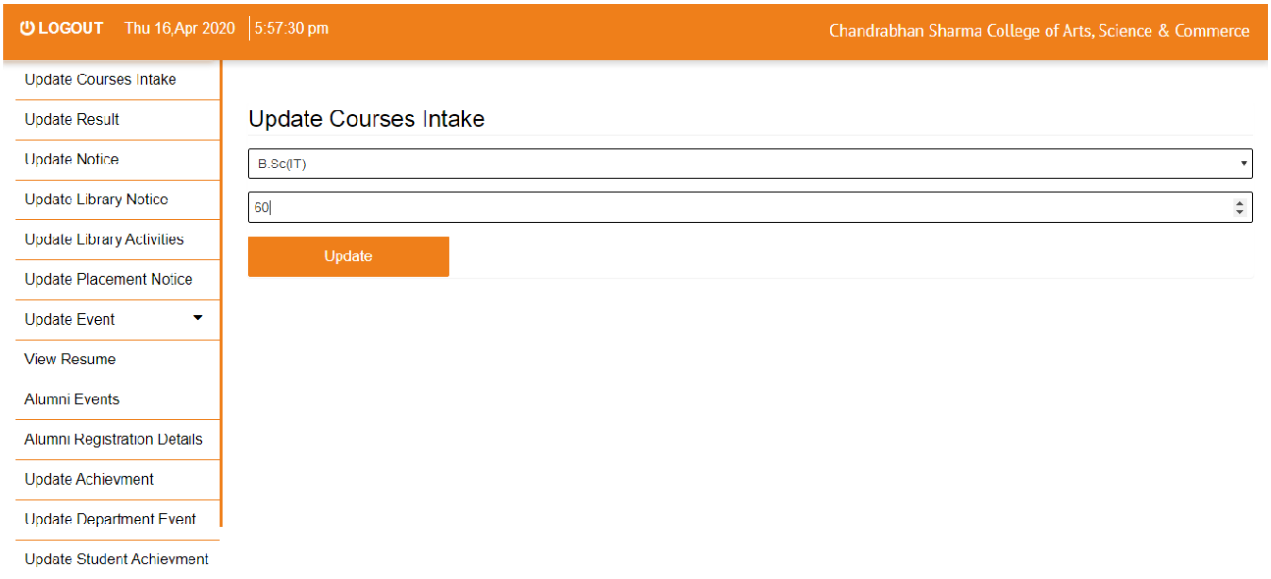
Update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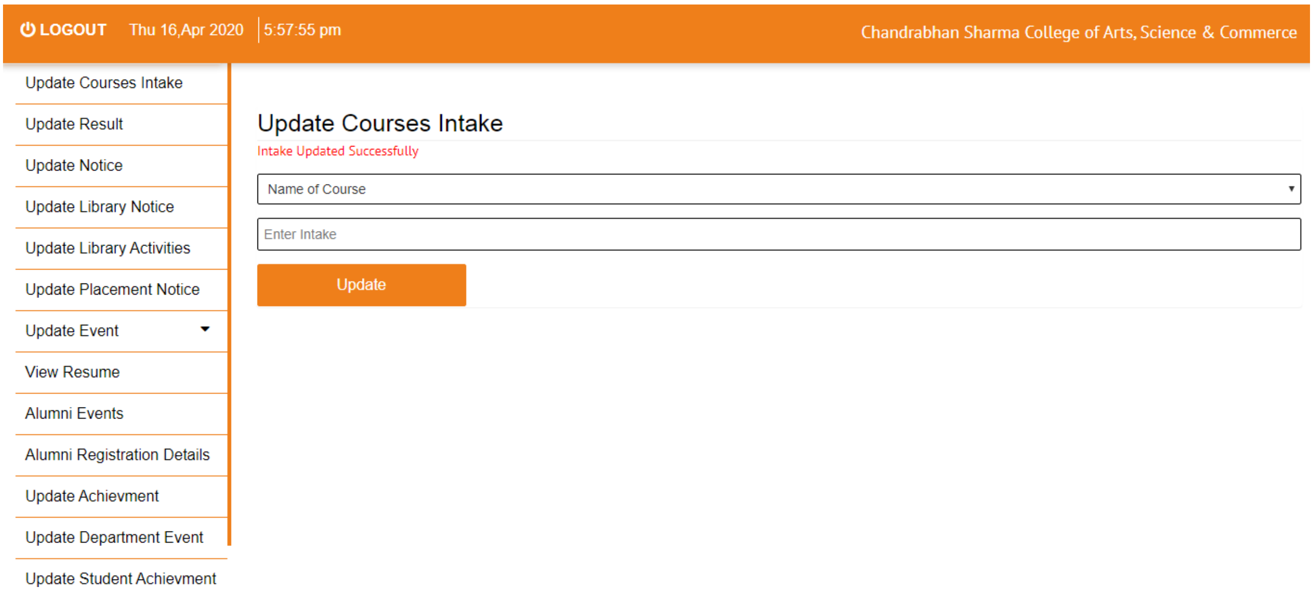
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Intake Updated Successfully
Name of Course
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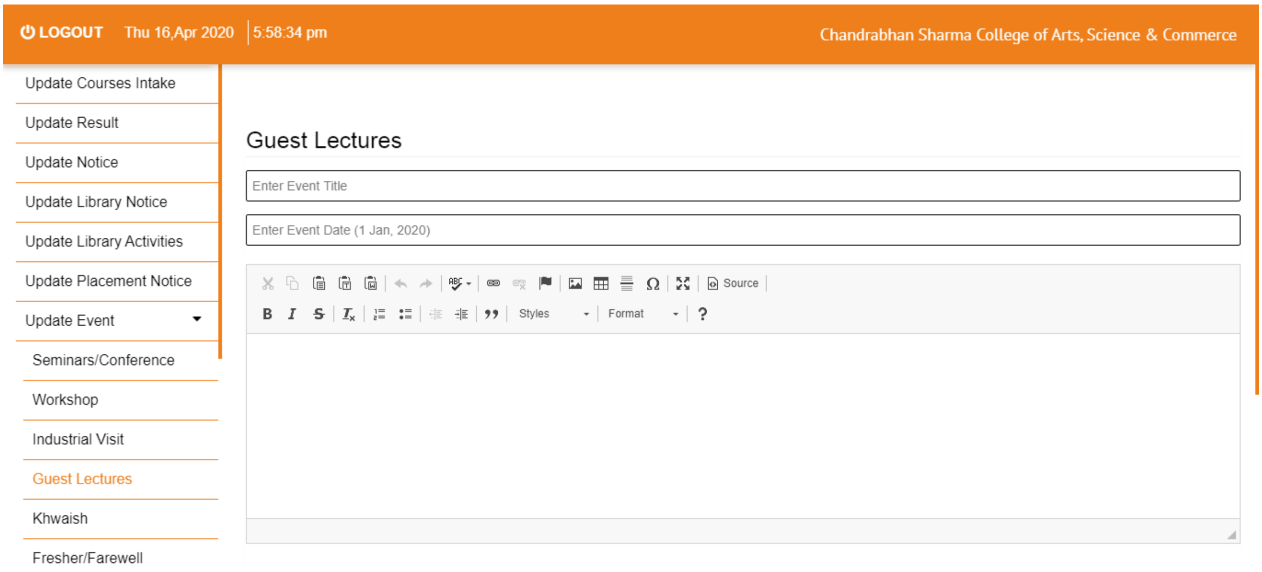
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Workshop
Industrial Visit
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Fresher/Farewell
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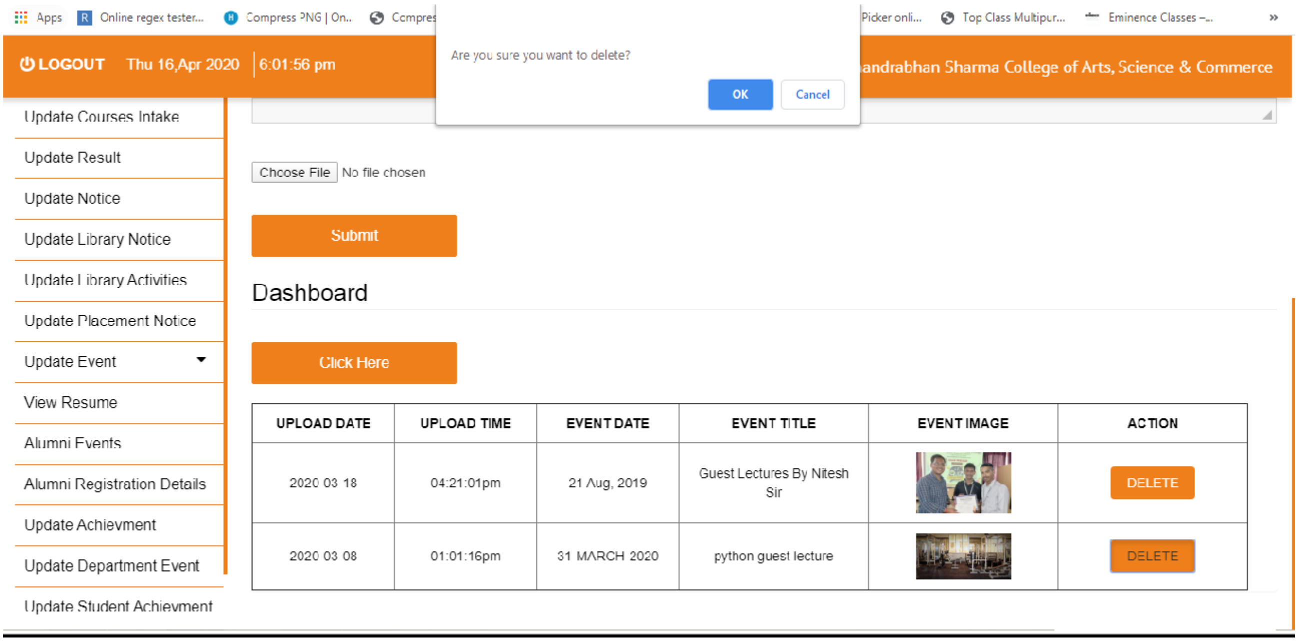
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LOGOUT
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Are you sure you want to delete?
OK
Cancel
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Alumni Events
Alumni Registration Details
Update Achievment
Update Department Event
Update Student Achievment
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Dashboard
Click Here
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UPLOAD TIME
EVENT DATE
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EVENT IMAGE
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21 Aug, 2019
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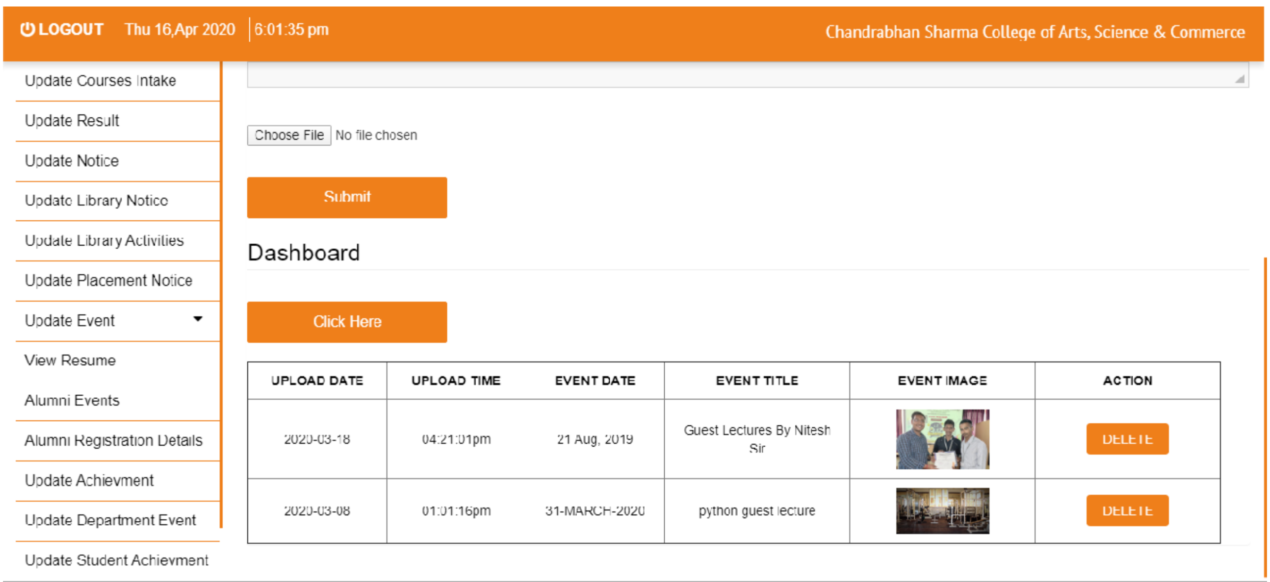
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Click Here
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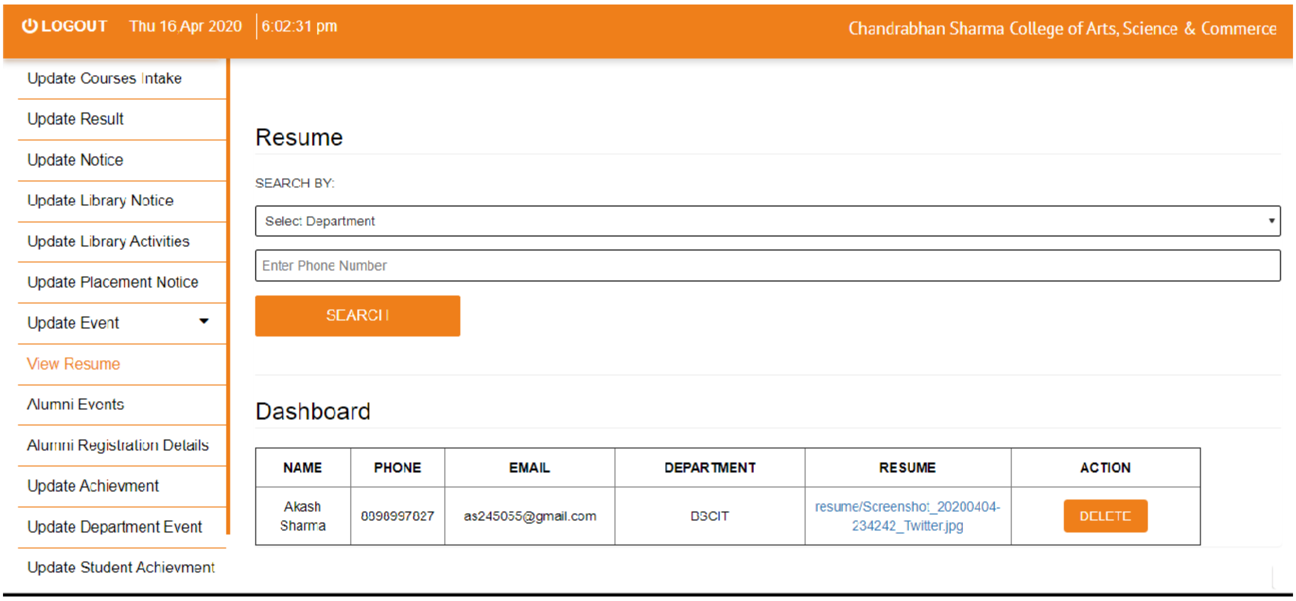
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Resume
SEARCH BY:
Select Department
Enter Phone Number
SEARCH
Dashboard
NAME
PHONE
EMAIL
DEPARTMENT
RESUME
ACTION
Akash Sharma
as245055@gmail.com
BSCIT
resume/Screenshot_20200404-234242_Twitter.jpg
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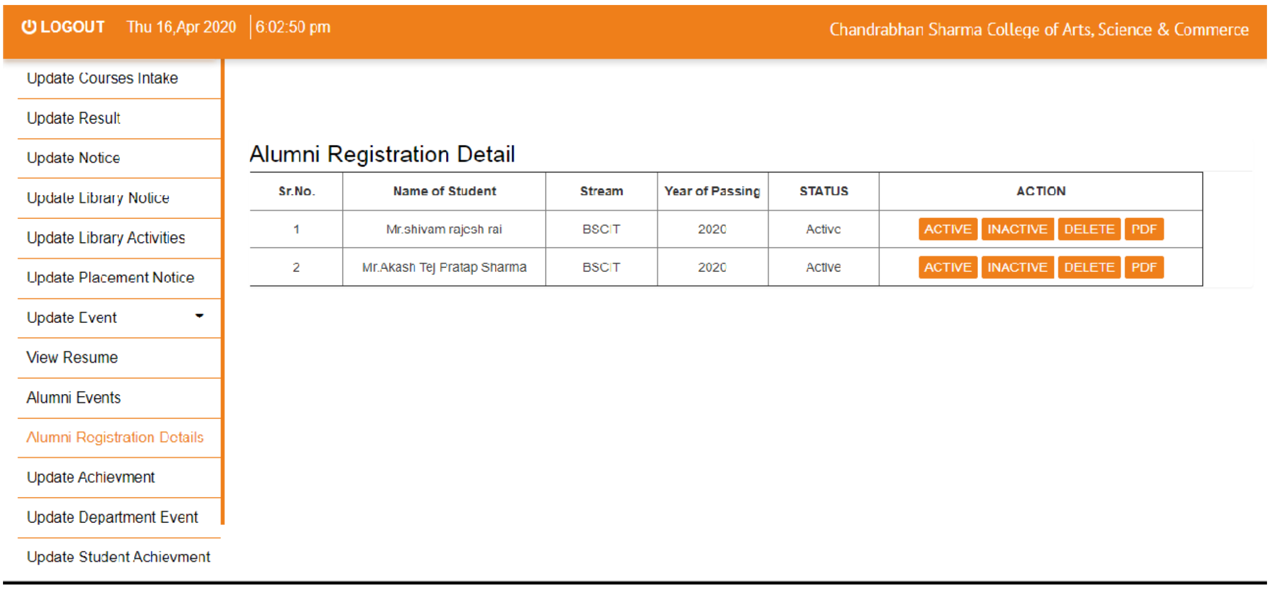
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Alumni Events
Alumni Registration Details
Update Achievment
Update Department Event
Update Student Achievment
Alumni Registration Detail
Sr.No.
Name of Student
Stream
Year of Passing
STATUS
ACTION
1
Mr.shivam rajesh rai
BSCIT
2020
Active
ACTIVE
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PDF
2
Mr.Akash Tej Pratap Sharma
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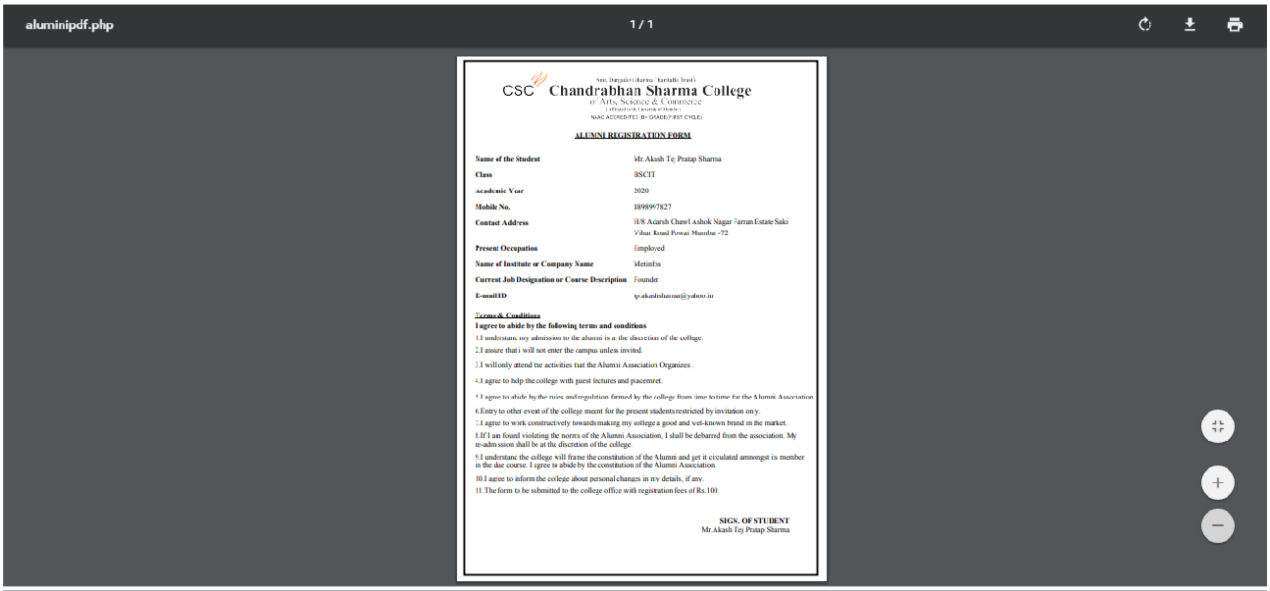

Smt. Durgadevi Sharma Charitable Trust's
CSC Chandrabhan Sharma College
of Arts, Science & Commerce
NAAC ACCREDITED 'B+' GRADE(FIRST CYCLE)

ALUMNI REGISTRATION FORM

Name of the Student	Mr.Akash Tej Pratap Sharma
Class	BSCIT
Academic Year	2020
Mobile No.	8898997827
Contact Address	H/8 Adarsh Chawl Ashok Nagar Farran Estate Saki Vihar Road Powai Mumbai -72
Present Occupation	Employed
Name of Institute or Company Name	Metinfos
Current Job Designation or Course Description	Founder
E-mail ID	tp.akashsharma@yahoo.in

Terms & Conditions

I agree to abide by the following terms and conditions

1.I understand my admission to the alumni is at the discretion of the college.
2.I assure that i will not enter the campus unless invited.
3.I will only attend the activities that the Alumni Association Organizes .
4.I agree to help the college with guest lectures and placemnet.
5.I agree to abide by the rules and regulation formed by the college from time to time for the Alumni Association
6.Entry to other event of the college meant for the present students restricted by invitation only.
7.I agree to work constructively towards making my college a good and well-known brand in the market.
8.If I am found violating the norms of the Alumni Association, I shall be debarred from the association. My re-admission shall be at the discretion of the college.
9.I understand the college will frame the constitution of the Alumni and get it circulated amongst its member in the due course. I agree to abide by the constitution of the Alumni Association.
10.I agree to inform the college about personal changes in my details, if any.
11. The form to be submitted to the college office with registration fees of Rs.100.

SIGN. OF STUDENT
Mr.Akash Tej Pratap Sharma

CHAPTER 7

CONCLUSION AND FUTURE WORK

7.1 CONCLUSION

The main goal of our website is that every student should know about the college and it’s all facility which is necessary for student that they know about the college’s facility, faculty, courses and many more.

- It is used to consume the time.
- Easy access.
- With the help of this webpages you can access basic information.

This thesis has attempted the improvement of the teaching-learning process in higher educational institutions by using knowledge management. The unique feature in this project is that it covers almost every part of an educational organization which is very important to improve the quality of education. This research is a starting attempt to analyze, evaluate and improve the performance of faculty members and students, to enhance the quality of higher education and the higher educational system. The results discussed show that there is a commendable improvement in the knowledge management system, student performance improvement system and faculty performance, designed from the knowledge collected and stored in the knowledge portal. The higher educational institutions can use such systems to enhance their overall performance. Knowledge management systems in institutions can improve their policies, enhance their strategies, and improve the quality of the management system.

- The application provides appropriate information to users according to the chosen service
- The project is designed keeping in view the day to day problems faced by a college
- Deployment of our application will certainly help the college to reduce unnecessary wastage of time in personally going to each department for some information

7.2 SCOPE FOR FUTURE DEVELOPMENT

The project has a very vast scope in future. The project can be implemented on intranet in future. Project can be updated in future as and when requirement for the same arises, as it is very flexible in terms of expansion. With the proposed software of College Management System ready and fully functional and hence run the entire work in a much better, accurate and error free manner. The following are the future scope for the project.

➢ Update the academics with more advance vision

➢Post the new information and a very recent update through android

➢ Individual Attendance system with photo using Student login

7.3 FUTURE RESEARCH

A number of directions can be followed as an extension of this project. Some challenges and open questions still to be explored in the website work are as follows:

- Identifying new sources of implicit knowledge
- New methods for extraction of information of college
- New methods to improve the performance of educational institutions
- Online examination module would be introduced to conduct online examination
- The faculty can upload the videos of their lectures on this site and the students who has missed those classes can view those videos

Awareness and right information about any college is essential for both; the development of student as well as faculty.

7.4 REFERENCES:

- **www.google.com**
- **www.youtube.com**
- **www.stackoverflow.com**
- **www.w3schools.com**
- **and some blogs and forum**
- **www.codenpen.io**
- **www.getbootrsap.com**
- **www.animate.css**
- **www.ckeditor.com**

Smt. Durgadevi Sharma Charitable Trust's

Chandrabhan Sharma College

of Arts, Science & Commerce

(Affiliated to the University of Mumbai)

NAAC ACCREDITED 'B+'GRADE(FIRST CYCLE)

"COMPARATIVE STUDY BETWEEN PUBLIC AND PRIVATE SECTOR BANK"

A Project Submitted to

University of Mumbai for partial completion of the degree of

Bachelor in Commerce (Banking and Insurance)

Under the Faculty of Commerce

Submitted by

SHRADDHA MISHRA

Under the guidance of

ASST. PROF. ANJANA VERMA

ACADEMIC YEAR: 2021 – 2022

Smt. Durgadevi Sharma Charitable Trust's
Chandrabhan Sharma College
of Arts, Science & Commerce
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Academic Year: 2021 – 2022

Smt. Durgadevi Sharma Charitable Trust's
Chandrabhan Sharma College
of Arts, Science & Commerce
(Affiliated to the University of Mumbai)
NAAC ACCREDITED 'B+'GRADE(FIRST CYCLE)

CERTIFICATE

This is to certify that **SHRADDHA MISHRA** has worked and duly completed her Project Work for the degree of Bachelor of Banking and Insurance under the Faculty of Commerce and her project is entitled **"COMPARATIVE STUDY BETWEEN PUBLIC AND PRIVATE SECTOR BANK "** under the supervision of **PROF . ANJANA VERMA** The information contained in this Project Work is true and original to the best of our knowledge and belief.

Date of Submission: 8^{th} March, 2022 .

I/C PRINCIPAL
Chandrabhan Sharma College
of Arts, Science & Commerce
Powai-Vihar, Powai, Mumbai - 400 076
Tel. 25704526 / 25704530

Signature of Project Guide **Signature of Principal**

Signature of Course Coordinator **Signature of Examiner**

CHANDRABHAN SHARMA COLLEGE ★ POWAI

DECLARATION

I, the undersigned **SHRADDHA MISHRA** Student of Chandrabhan Sharma College of Arts, Commerce & Science, hereby declare that the work embodied in this project work titled **"COMPARATIVE STUDY BETWEEN PUBLIC AND PRIVATE SECTOR BANK** forms my own contribution to the research work carried out under the guidance of **PROF ANJANA VERMA** is a result of my own research work and has not been previously submitted to any other University for any other Degree/ Diploma to this or any other University.

Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Place: Mumbai **Signature of Student**

Date: 8th March, 2022 .

ACKNOWLEDGEMENT

To list who all have helped me is difficult because they are so numerous and the depth is so enormous.

I would like to acknowledge the following as being idealistic channels and fresh dimensions in the completion of this project.

I take this opportunity to thank the University of Mumbai for giving me chance to do this project.

I would like to thank my Principal, **Dr. Pratima Singh** for providing the necessary facilities required for completion of this project.

I take this opportunity to thank our coordinator, **Mr. Tushar Shah** , for his moral support and guidance.

I would also like to express my sincere gratitude towards my project guide, Mr. Ravi Vishwakarma whose guidance and care made the project successful.

I would like to thank my College Library, for having provided various reference books and magazines related to my project.

Lastly, I would like to thank each and every person who directly or indirectly helped me in the completion of the project especially my Parents and Peers who supported me throughout my project.

EXECUTIVE SUMMARY

The objective of the study is to have a comparative study of the Public sectorBanks and Private Sector Banks in and also to find out the most preferred Banking Sector among them. For the above study a questionnaire was designedand the same was provided to the respondents for their valuable in puts. Some of the inputs were taken from Qualtrics Survey Software. All the aspects of the study included introduction of the study, objective of the study, research methodology, literature view, data interpretation and analysis, finding, and recommendations. The study suggests that in this part of the country the Public Sector Banks are ahead of the Private Sector Banks. The main reasons according to study are the trust and reliability factor and the location of the branch (Financial Inclusion policy of Reserve Bank of India) The data collection of the study was mainly taken from primary source i.e., Questionnaire. and secondary source.

TABLE OF CONTENT

CHAPTER:1

INTRODUCTION

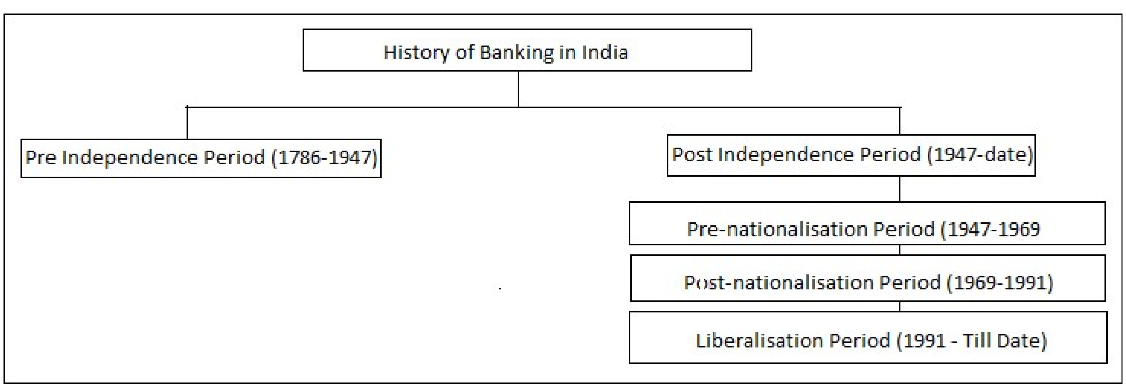
In India, banking is the foundation for the country's economic progress. With the growth of technology and consideration of people's demands, major changes in the banking system and administration have occurred over time.

There are three stages to the growth of the banking sector:

The Early Phase, which lasted from 1770 to 1969, was Phase I.

Phase II: From 1969 through 1991, the country was nationalized.

Phase III: The Liberalization or Banking Sector Reforms Phase started in 1991 and is still going strong today.



Pre Independence Period (1786-1947)

The "Bank of Hindustan," founded in 1770 in the then-Indian city of Calcutta, was the country's first bank. However, this bank did not succeed and closed its doors in 1832. Over 600 banks were registered in the country prior to independence, but only a few managed to survive. Various more banks in India followed in the footsteps of the Bank of Hindustan. They were as follows:

- The General Bank of India (1786-1791)
- Oudh Commercial Bank (1881-1958)
- Bank of Bengal (1809)
- Bank of Bombay (1840)
- Bank of Madras (1843)

During British administration in India, the East India Company established three banks known as the Presidential Banks: Bank of Bengal, Bank of Bombay, and Bank of Madras. In 1921, all three banks were amalgamated into one single bank known as the "Imperial Bank of India." In 1955, the Imperial Bank of India was nationalized and renamed The State Bank of India, which is now the largest public sector bank in India.

Name of the financial institution

Bank Name	Year of Establishment
Allahabad Bank	1865
Punjab National Bank	1894
Bank of India	1906
Central Bank of India	1911
Canara Bank	1906
Bank of Baroda	1908

Post Independence Period (1947-1991)

When India gained independence, the country's essential banks were run by private individuals, which was a source of concern because people in rural areas were still reliant on money lenders for financial support.

The then-Government decided to nationalize the banks in order to tackle this situation. The Banking Regulation Act of 1949 was used to nationalize these banks. The Reserve Bank of India, on the other hand, was nationalized in 1949.

Following that, the State Bank of India was established in 1955, and another 14 banks were nationalized between 1969 and 1991. These were the banks with more than 50 crores in national deposits.

Given below is the list of these 14 Banks nationalized in 1969:

1. Allahabad Bank
2. Bank of India
3. Bank of Baroda
4. Bank of Maharashtra
5. Central Bank of India
6. Canara Bank
7. Dena Bank
8. Indian Overseas Bank
9. Indian Bank
10. Punjab National Bank
11. Syndicate Bank
12. Union Bank of India
13. United Bank
14. UCO Bank

In the year 1980, another 6 banks were nationalized, taking the number to 20 banks. These banks included:

1. Andhra Bank
2. Corporation Bank
3. New Bank of India
4. Oriental Bank of Comm.
5. Punjab & Sind Bank
6. Vijaya Bank

Apart from the above mentioned 20 banks, there were seven subsidiaries of SBI which were nationalized in 1959:

1. State Bank of Patiala
2. State Bank of Hyderabad
3. State Bank of Bikaner & Jaipur
4. State Bank of Mysore
5. State Bank of Travancore
6. State Bank of Saurashtra
7. State Bank of Indore

Except for the State Bank of Saurashtra, which was merged in 2008, and the State Bank of Indore, which was merged in 2010, all of these banks were merged with the State Bank of India in 2017.

Impact of Nationalisation

The government chose to nationalise the banks for a variety of reasons. The following is an overview of the impact of nationalising banks in India:

- It resulted in a rise in money, so improving the country's economic situation.
- It increased efficiency also it aided in the country's rural and agricultural sectors.
- It provided a huge employment opportunity for the people

- The Government used profit gained by Banks for the betterment of the people
- The competition was decreased, and work efficiency had increased.

This post-independence period saw significant changes in India's banking sector, as well as in the evolution of the banking sector.

Liberalisation Period (1991-Till Date)

Once the banks have been formed in the country, they must be monitored and regulated on a regular basis in order for the banking sector to continue to benefit. The final phase of the banking sector's evolution, or the current phase, is crucial.

The government decided to establish up a committee under the leadership of Shri. M Narasimham to supervise the numerous reforms in the Indian banking industry in order to ensure stability and profitability to the Nationalised Public Sector Banks..

The biggest development was the introduction of Private sector banks in India. RBI gave license to 10 Private sector banks to establish themselves in the country. These banks included:

1. Global Trust Bank
2. ICICI Bank
3. HDFC Bank
4. Axis Bank
5. Bank of Punjab
6. IndusInd Bank
7. Centurion Bank
8. IDBI Bank
9. Times Bank
10. Development Credit Bank

The other measures taken include:

- Setting up of branches of the various Foreign Banks in India
- The committee announced that RBI and Government would treat both public and private sector banks equally
- Any Foreign Bank could start joint ventures with Indian Banks
- Payments banks were introduced with the development in the field of banking and technology
- Small Finance Banks were allowed to set their branches across India
- A major part of Indian banking moved online with internet banking and apps available for fund transfer
- With the proposed loosening of foreign direct investment norms, the next stage for Indian banking has been set up. All foreign investors in banks may be given voting rights that are greater than the current cap of 10%. In 2019, the foreign investment percentage restriction was raised to 49 percent by Bandhan Bank. With certain limits, it has risen to 74 percent.
- The new policy dramatically upset India's banking sector. Until this point, bankers had been operating on the 4–6–4 system (borrow at 4%, lend at 6%, and go home at 4%). For traditional banks, the new wave brought a modern outlook and tech-savvy working procedures. All of these contributed to India's retail boom. People demanded and received more from their banks.

Thus, the history of banking in India demonstrates that, as time and people's demands have changed, substantial advancements in the banking sector have been made in order to thrive it.

OBJECTIVE OF STUDY

This research was carried out with a number of crucial goals in mind. The following list summarises the major goals that the research attempted to achieve.

The results and suggestions in the last section of this study can be used to determine how well these goals were met.

The Chief Objectives of this study are:-

1. To find the banking sector largely preferred by the customers.
2. To find out the factors which influences the customers to choose a bank.
3. To study the problems faced by the customers in public as well as private sector banks and also to compare between them.

SCOPE OF THE STUDY

1. The number of respondents surveyed are 100
2. The study is conducted in Mumbai.
3. This study is conducted to analyse the market stand of Public with Private sector Bank
4. Also, to analyse how they work differently in India.

LIMITATIONS OF STUDY

Due to time and resource constraints, the study is likely to have certain limitations. Some of these are included below in order to put the study's findings into proper perspective. The limitations of the study are –

1) Some survey respondents were hesitant to give their personal information.
2) As a result, the research was completed in a short amount of time. As a result, the sample size and other parameters were chosen in accordance with the time constraints.
3) Because some respondents may not be interested in providing accurate information, the information provided by the respondents may be skewed.
4) The bank staff were very supportive, however they did not have enough time to go through all of the details with me.
5) Since the sample unit less presence of private sector banks, hence the result is likely to tilt a bit towards the public sector banks.

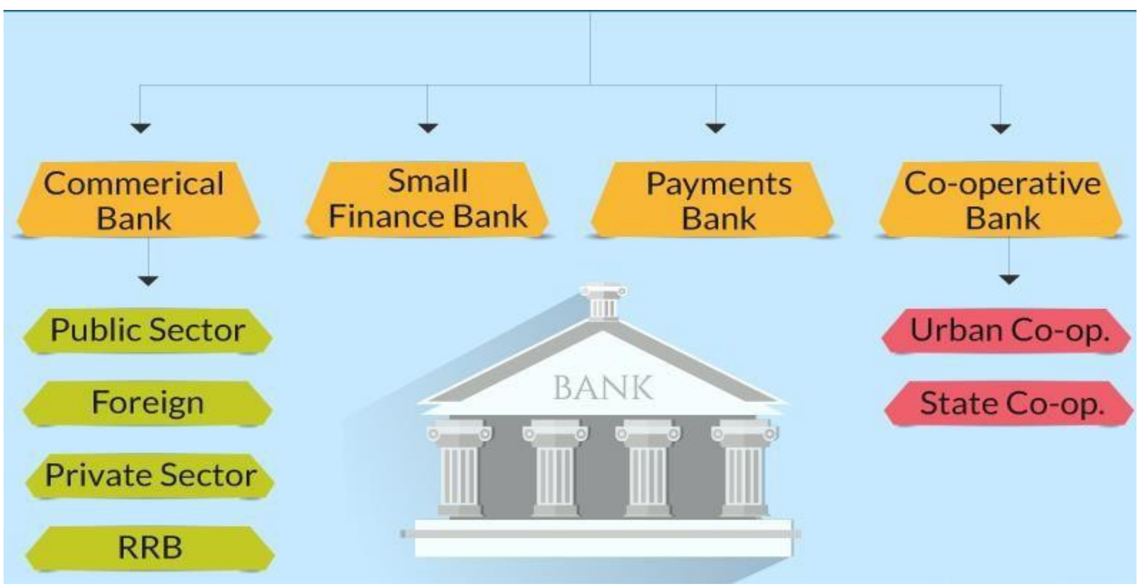
CHAPTER 2:

PROFILE OF THE ORGANIZATION

The banking business is in charge of a country's finances, including cash and credit. Banks are institutions that accept deposits and extend credit to individuals and businesses, and they play an important role in a country's economic stability. Banks are subject to severe supervision in most nations due to their importance in the economy. The Reserve Bank of India (RBI) is India's highest banking institution, in charge of the country's monetary policy. Homemakers, salaried individuals, businesspeople, farmers, students, and people in various professions are all familiar with the phrase banking. Indian households, in particular, are well-connected to banks and banking. The banking industry is responsible for a country's finances, including credit and currency.

Because banks constitute the backbone of a country's economy, the modus operandi of banks is subject to stringent rules and regulations. Granting credits and taking deposits from various entities are the two most common transactions that take place at banks. RBI is the apex body that governs and monitors bank across India. It is responsible forregulating the monetary policy in the country.

BANK CLASSIFICATION IN INDIA



There are two broad categories under which banks are classified in India-

SCHEDULED AND NON-SCHEDULED BANKS.

The scheduled banks include **COMMERCIAL BANKS AND COOPERATIVE BANKS**. The commercial banks include **REGIONAL RURAL BANKS, SMALL FINANCE.**

BANK, FOREIGN BANKS, PRIVATE SECTOR BANKS, and PUBLIC SECTOR

BANKS. PAYMENTS BANK is a new introduction to the category.

Scheduled Bank

The Reserve Bank of India Act, 1934, has a 2nd Schedule that covers scheduled banks. To be considered a scheduled bank, a bank must meet the following requirements:

- A bank that has a paid-up capital of Rs. 5 lakh or more is considered a schedule bank.
- A bank must demonstrate to the central bank that its operations do not jeopardise depositors' interests.
- Instead of being a single proprietorship or a partnership, a bank should be a corporation.

Non – Scheduled Bank

Non-scheduled banks are local area banks that are not listed in the Reserve Bank of India's Second Schedule. Non-Scheduled Banks are likewise required to maintain the required cash reserve, but not with the RBI, but with them. Commercial banks are classified as public sector banks, private sector banks, foreign banks, and regional rural banks (RRB). On the other hand, there are two types of cooperative banks: urban and rural. The payments bank, on the other hand, is a relatively new addition to the organization.

Commercial Bank

Commercial banks are governed by the Banking Regulation Act of 1949, and their business style is profit-oriented. Their main job is to receive deposits and make loans to individuals, businesses, and governments. Commercial banks can be divided into-

Public Sector Banks	Private Sector Banks
Foreign Banks	Regional Rural Banks

Public Sector Bank

These are the nationalized banks, which account for more than 75% of the country's overall banking business. The government owns the majority of these banks' shares. SBI is India's largest public sector bank by volume, and after merging with its five associate banks (as of April 1, 2017), it now ranks among the top 50 banks in the world.

There are a total of 12 nationalised banks in the country namely below:

Bank of Maharashtra	**Indian Bank**
Bank of Baroda	**Punjab & Sind Bank**
Bank of India	**Punjab National Bank**
Canara Bank	**State Bank of India**
Central Bank of India	**Union Bank of India**
Indian Overseas Bank	**UCO Bank**

Private Sector Bank

These include banks in which major stake or equity is held by private shareholders. All the banking rules and regulations laid down by the RBI will be applicable on private sector banks as well. Given below is the list of private-sector banks in India-

Axis Bank	IndusInd Bank
Bandhan Bank	Jammu and Kashmir Bank
City Union Bank	Karnataka Bank
Dhanlaxmi Bank	Kotak Mahindra Bank
DCB Bank	Karur Vysya Bank
Federal Bank	Lakshmi Vilas Bank
HDFC Bank	Nainital Bank
ICICI Bank	RBL Bank
IDFC Bank	South Indian Bank
IDBI Bank	Tamilnad Mercantile Bank
YES Bank	

Small Finance Bank

This is a specialised banking segment in the country, with the goal of bringing financial inclusion to people who aren't covered by regular banks. Micro industries, small and marginal farmers, unorganised sector entities, and small business units are among the key clientele of small finance institutions. These are supervised by the requirements of the RBI Act, 1934, and FEMA, and are licenced under Section 22 of the Banking Regulation Act, 1949.

Payments Bank

In the Indian banking business, this is a relatively new bank model. It was created by the Reserve Bank of India and is permitted to take restricted deposits. The maximum amount per customer is now Rs. 1 lakh. They also provide ATM cards, debit cards, online banking, and mobile banking services.

Co-operative Bank

Cooperative banks are governed by an elected managing committee and are governed by the Cooperative Societies Act of 1912. They primarily serve entrepreneurs, small firms, industries, and self-employment in metropolitan areas and operate on a no-profit, no-loss premise. They mostly fund agriculture-related enterprises like as farming, cattle, and hatcheries in rural areas.

Urban Co-operative Banks	State Co-operative Banks

Urban Co-operative bank

The primary cooperative banks in urban and semi-urban areas are referred to as urban co-operative banks. Small borrowers and enterprises oriented around towns, neighbourhoods, and work place groupings were primarily lent to by these banks.According to the RBI, there were 2,104 Urban Co-operative Banks on March 31, 2003, with 56 of them being scheduled banks. Andhra Pradesh, Gujarat, Karnataka, Maharashtra, and Tamil Nadu account for almost 79 percent of these

State Co-operative Bank

A State Cooperative Bank is a federation of the central cooperative bank that serves as the state's custodian of cooperative banking. Scheduled and non-Scheduled banks are another way to categorise banks. It is critical for everyone to determine whether their savings or bank account is with a Scheduled or Non-Scheduled Bank. Scheduled Banks are also covered by the Deposit Insurance and Credit Guarantee Corporation's (DICGC) depositor insurance programme, which benefits all account holders with a savings or fixed/recurring deposit account. Bank deposits of up to Rs 1 lakh, including fixed, savings, current, and recurring deposits, are covered under the DICGC in the event of bank failure.

The Importance of Private Sector Banks in India

The Indian economy relies heavily on private sector banks. They indirectly incentivize public-sector banks by providing them with good competition. Their significance is as follows:

I) Offering high degree of Professional Management:

Private sector banks contribute to the introduction of a high level of professional management and marketing concepts into banking. It also assists public sector banks in developing equivalent skills and technology.

ii) Creates healthy competition:

In the financial system, private sector banks promote good competition on overall efficiency levels.

iii) Encourages Foreign Investment:

Private sector banks, particularly foreign banks, have a significant impact on foreign investment in the country.

iv) Helps to access foreign capital markets:

Foreign banks in the private sector assist Indian firms and government agencies in accessing international capital markets to meet their financial needs. Because of the existence of their head offices/other branches in significant overseas centres, this service becomes easier for them. In this way, they contribute significantly to the country's commerce and industry development.

v) Helps to develop innovation and achieve expertise:

Private sector banks are constantly attempting to develop new product avenues (new schemes, services, etc.) and help industries gain competence in their particular domains by providing high-quality service and assistance.

Roles of a Bank in India

1. The Source of Funds:

Banks are financial institutions that raise funds from the general public and accept them as deposits. People have faith in banks since they are subject to a slew of banking laws imposed by the government and the Reserve Bank of India. As a result, they keep their savings or surplus money with them for future requirements.

Different banks introduce a variety of deposit schemes to entice consumers in order to gather more deposits. However, no deposit scheme can be created outside of the scope of permitted banking activities. Banks also pay interest on deposits according to their policies and the RBI's recommendations.

2. Banks Help Develop Industry and Trade:

A large amount of bank deposits is used to offer loans to small and large businesses. Banks make loans for new businesses, expansion and diversification of existing businesses, and any other sort of business that is permissible under banking regulations. It should be emphasised that banks are not permitted to lend money for speculative purposes.

When a loan is provided, the bank charges interest on the loan amount according to the loan terms. The bank generates money in the form of interest in this way. In exchange, the bank pays its depositors interest.

Browsers who take out bank loans expand their industry or business's activities and increase their production or turnover. As a result, a productive activity cycle is established.

Banks' credit portfolios are governed by several regulations, and as a result, banks exercise caution when providing loans in order to keep bad debts to a minimum. Some plans have been devised to aid small traders, shopkeepers, and any other permitted commercial operations where people with limited financial resources can seek financial support from banks and contribute to the growth of the economy.

3. Financial Assistance to Agriculture:

Agriculture is a unique industry for which the government and RBI issue particular recommendations to banks on how to lend to farmers and agricultural businesses. In the case of agricultural loans, certain targets have been set for banks. Agriculture has been designated as a priority sector, with all banks required to lend a certain amount of their net credit to this sector. In a pertinent section of this book, the priority sector has been examined in depth.

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4. **Financial Help to General Public:**

Banks also look for the financial demands of the common public. Various banks devise a variety of strategies to provide loans to the general public. Although these plans vary by bank, their main focus is on a) Housing Loan Schemes, b) Education Loans, c) Consumer loans such as Car Loans, d) Personal Loans, and so on.

In this way, banks aid in the improvement of people's living situations, and through such loans, banks aid in the expansion of the construction and industrial sectors, allowing them to prosper in their respective domains.

5. **Financial Intermediation:**

To discuss a bank's intermediatory role, we must first understand what intermediation is. A go-between, a mediator, a middleman, an agent, or a broker is someone who acts as a go-between or a mediator. This is the definition of intermediation as defined by F.E. Perry in his Banking Dictionary. We can deduce that the act of intermediation is that of a middleman from this.

In this way, a bank's role of collecting money as deposits from the general public (those who have money) and making loans to those who need money is fulfilled (credit). The public has no knowledge of the borrowers, and the borrowers have no knowledge of the actual lenders (depositors), thus the transaction is carried out by the bank through intermediation. This function of banks allows capital to flow from a surplus source to a deficit sector, so increasing the productivity of units in need of cash.

Banks assist in the transfer of funds from one location to another. When Mr. Jaimeet, who lives in India, needs to make certain payments to Mr. M.L. Dhawan, who lives in London, he seeks the help of a bank, which acts as a middleman in the transaction. Banks earn interest when they act as intermediators by giving loans, and they charge fees or commission when they act as intermediators by performing activities other than lending.

Banks in India are in a better position to act as intermediaries since the Indian public has complete faith in financial institutions, and an increasing number of people employ this service provided by banks. As powerful intermediaries, banks assist offer a robust capital base for the Indian economy while also providing a trusted source for customers to complete their transactions.

The banks have facilities and systems to be the financial institution which is able to transfer money from one person to another person very easily. In this sense bank plays a very important role of being a part of the payment system of the economy. All other financial institution engaged in business of intermediation also depend on banks in one or the other way.

Banks because of their vide spread network of branches and enjoying the trust of people are considered as the largest financial intermediaries in the world. In this role of intermediations banks provide a strong base for economic prosperity of the country as a whole and different regions and industries depend upon banks.

(i) Risk of Intermediation:

Banks' intermediary function entails some dangers as well. Individuals (depositors) are unlikely to give their money directly to any borrower, thus banks use depositors' money to make loans. In some situations, due to the default of the borrower, the banks may not get repayment of the loan they have granted them.

Default of repayment can be due to many reasons like:

a. Failure of business of borrower.

b. Insufficient generation of income.

c. Borrowers debts have gone bad.

d. Receivables are not forthcoming.

e. Natural calamity or mis-happenings.

f. Willful default by the borrower.

Banks take due precautions while giving loan but bad debts can never be ruled out. Here the risk of bearing the loss by banks can also be not ruled out. Such risk cannot be faced by individual lenders and hence the importance of banks as intermediate.

(ii) Liquidity Risk:

For any reason if the repayment of a loan amount is not forthcoming it adversely affects the liquidity position of banks. The intention of the borrower may be good but the basis fact is he is not repaying the loan amount in time and therefore bank has to bear the burden of the gap amount not received back by it.

(ii) The Interest Risk:

When a loan is not paid back, the bank is faced with a scenario where compromises must be made in order to effect recovery. The borrower may be unable to pay the interest at the rate set at the time the loan was granted, and he insists on a reduction in the rate of interest.

In a different case, a borrower may prefer to repay the entire loan amount by taking out loans from a different organisation at a lower interest rate.

In fact, every activity done by a bank on behalf of its customers is an intermediation function, whether it is depositing money, making checks, transferring money, issuing draughts, lending money, and so on. Money placed by a consumer is lent to another customer and returned to the depositor upon demand.

In order to grasp the broad general operations of the bank, the client must first open an account, for which the customer must first understand the structure of the bank's operation. How to open a bank account and become a customer

6. <u>Trust, Liquidity, Safety:</u>

Banking is, after all, a business built on trust, liquidity, safety, secrecy, and profit. To gain and maintain public trust, banks must follow particular banking regulations and principles when conducting business. Some of these principles are given below:

(i) Trust:

Every bank is obligated to follow a code of customer promises. A board called as "The Banking Codes and Standards Board of India" has been established for this purpose (BCSBI). This Board serves as an independent and autonomous watchdog, ensuring that the Banking Codes and Standards are followed in their entirety when providing services.

The BCSBI has developed a "Code of Bank's Commitment to Customers" to:

A) Set minimal criteria for dealing with consumers to promote good and fair banking practices.

B) Increase transparency so that clients have a clearer idea of what they may anticipate from the services.

C) Encourage market forces to attain greater operating standards through contests.

D) Encourage clients and their banks to have a fair and friendly relationship.

E) Instill trust in the banking system.

Although the code is a merely voluntary but the commitments made by banks are not merely commitments of the banks to their customers It services like a Charter of Rights of the common man vis-a-vis his bank.

The Code specifies how banks should deal with their clients and what customers might reasonably expect from banks by establishing minimal customer service standards based on reliability, openness, and responsibility.

In addition to the aforementioned regulation, the Reserve Bank of India has a separate Department of Banking Supervision that inspects the running of banks at regular intervals to assess the solvency, liquidity, and functional health of banks.

The key factor is that banking laws are scrupulously enforced, as a result of which no major bank run incidents have occurred since the banks failed in the 1930s. Major banks in the public sector stake vests with the Government of India and this provides a sense of strong trust of people on banks.

(i) Safety:

After gaining people's trust, banks are expected to act to ensure the protection of their consumers. Customers must believe that their money is safe with banks in order for banks to follow through on their promises to release loan funds on time. People's faith in a bank is based on its financial health.

Whether the bank follows all credit assessment guidelines and is prudent in its commercial dealings. For clients, making a good profit is a sign of security. Banks should be able to arm themselves with such specific information in order to anticipate future threats. After all, it's a risk-handling and risk-management firm.

In order to ensure the safety of deposits, the Indian government established the Deposit Insurance and Credit Guarantee Corporation (DICGC), which protects the public's deposits (money) with banks. In the event that a bank fails, the DICGC safeguards each customer's deposits up to Rs. One lakh per bank. Not only that, but the DICGC also protects banks in the event that a loan defaults.

(ii) Profitability:

The primary goal of any firm or business is to make money. This is true of all businesses, including banks. People's faith and trust in a bank is maintained if it makes a high profit. It is attracting an increasing number of customers. Expanding a company is one thing, but making a profit is another.

If a bank expands without first analysing the cost factors, it may not be profitable. If a bank becomes unprofitable, its clients will lose faith in it, and no one would want to do business with it. As a result, banks must constantly strive to earn clients' trust by delivering positive results and earning profits year after year in order to ensure their longevity and existence.

A sound bank is one that expects to increase revenues in the future while also expanding its customer base. More consumers, but fewer low-cost deposits, which are critical for any bank to make a profit.

(i) Secrecy:

Customers provide several personal and financial facts to banks during the process of opening an account, executing business on their behalf, and dealing with their financial activities. Banks keep such information completely private and do not disclose it to anyone unless obliged by law.

Banks must state in their code of promises to customers that they will treat all personal and financial information about customers as private and confidential (even if the consumer is no longer a bank customer). Banks are guided by the following concepts and policies.

a) Except in the following unusual instances, banks will not expose information or data connected to clients' accounts, whether provided by the customers or not, to anybody, including other companies in their group:

b) If banks are required to give information by law.

c) If there is duty towards public to reveal the information.

d)If banks' interest require them to give the information(for example, to prevent fraud) but banks do not use this as a reason for giving information about customers or their accounts(including name and address) to anyone else, including other companies in their group, for marketing purposes.

7. Provides Information to Credit Reference Agencies:

Credit reference bureaus require certain information from banks in order to prevent credit fraud and to assess the financial health of consumers.

In such conditions:

a)When a customer opens an account, the bank normally informs them that information about their accounts will be shared with credit agencies, and that such information would be used for counter-checks.

b) Banks provide credit reference companies with information about personal debts held by them if:

1. Customers have fallen behind with their payments,
2. The amount owed is not in dispute, and
3. If banks are not satisfied with the proposals made by customers about repaying their debts on receiving the formal demand made by the banks,

7. Service Quality—Customer Service:

When it comes to service quality, not only banks, but all businesses must place customer satisfaction at the top of their priority list. "CUSTOMER SERVICE IS OUR MOTTO" is prominently displayed on the premises of some businesses. The client is our God, according to Mahatma Gandhi's teachings.

As a result, it is evident that banks must maintain a high level of customer service, especially since banking is primarily a transaction-oriented business, especially when it comes to transactions involving money and finance, where clients will not tolerate any sloppiness. When it comes to financial transactions, you need to be able to trust, be transparent, and have a nice experience. Customers want a welcoming, comfortable, and welcoming environment.

Given the significance of customer service, several banks have assigned Client Care Officers to all branches, whose main responsibility is to attend to all customer needs and assist them in completing their transactions as quickly as possible and according to their wishes.

Other banks offer single-window services, which eliminate the need for customers to go from one counter to the next. All of his transactions, including cash deposits, withdrawals, account opening, and demand draught issuance, are completed through a single window. Other banks have established an Elderly Citizen Lounge where senior citizens can sit comfortably while the bank personnel provides them with all services.

A few banks have created special customer services cells.

Reserve Bank of India has made a separate Department known as Customer Services Department which looks after:

The Customer Service Department in RBI was constituted to provide proper focus to the entire range of customer service related activities of banks and the Reserve Bank of India.

The Department started functioning from July 1, 2006 with following objectives:

1. Dissemination of instructions/information relating to customer service and grievance redressal by banks and Reserve Bank of India.

2. Overseeing the grievance redressal mechanism in respect of services rendered by various RBI offices/departments.

3. Administering the Banking Ombudsman (BO) Scheme.

4. Acting as a nodal department for the Banking Codes and Standards Board of India (BCSBI).

5. Ensuring redressal of complaints received directly by RBI on customer service in banks.

6. Liaison between banks, Indian Banks Association, BCSBI, Banking Ombudsman offices and the RBI's regulatory departments on matters relating to customer services and grievance redressal.

In other words, in order to keep good clients, banks will need to adopt new marketing concepts. Every day, the world of Customer Relationship Management takes on new forms. From generating leads to searching for new clients, hunting them down and attempting to draw them into their folds by sending SMS or personally emailing them.

Gone are the days when bank workers were content to serve a customer without regard for his or her behaviour. It was a matter of satisfaction that a customer was attended to despite the apathetic attitude of bank workers. The customer was particularly pleased that the bank staff completed his task without expressing any sign of respect or eagerness.

Customers were compelled to do business with banks during those days since all banks were required by law to operate within a certain framework and no incentives were permitted. The fundamental reason for this is that banks were owned by large corporations with limited access to the general populace.

The situation improved after banks were nationalised. Certain regulations were also liberalised by the RBI, and banks were given more flexibility in their operations. Following nationalisation, a trend of consumer satisfaction evolved. Customers were now greeted courteously, and efforts were made to ensure that they were satisfied.

If the economy is to flourish, banks must also expand and profit. The Reserve Bank of India (RBI) further liberalised the rules and began permitting private banks to extend their operations. This produced a competitive environment among banks. It is difficult to compete with one another. To lead people, one must introduce something fresh. There has come a moment when customers must be pleased.

Now, banks are launching new services that are tailored to their customer base while also adhering to certain service standards. Not only that, but a procedure was launched to review customer services and enhance them by forming Client Service Committees and collecting customer feedback.

Keeping the customer at the forefront Banks began developing a code of work culture that would be followed by all employees. They defined their purpose not only in terms of client service, but also in terms of growth in the face of severe competition from other banks, leading to a stage of customer retention.

Today's thinking is taking a different path. Banks have created lines in the sand to ensure that no client is left unhappy. While 99 satisfied customers may not benefit the bank, one dissatisfied customer can cause a lot of damage through negative word-of-mouth exposure.

9. Liquidity:

What exactly is liquidity? It is the ability to meet one's financial obligations right away. The link between a company's cash assets, as well as those assets that can be swiftly converted to cash, and the liabilities awaiting payment, as well as the ability to convert certain assets into cash, determines the degree of liquidity. Banks must maintain a healthy balance between their invested cash (assets) and their financial resources (liabilities).

It should ensure that a bank can fund its activities at all times, under any circumstances, and at a reasonable cost. Thus, liquidity refers to the bank's capacity to meet all of its contractual obligations, including lending and investment commitments, deposit withdrawals, and liabilities maturing in the usual course of business.

To put it another way, liquidity refers to the ability to fund asset growth and meet commitments when they become due. To stay in business, banks should mobilise all sources of income, whether interest or non-interest income, to the utmost extent possible.

Types of Bank Services

In the modern world, banks offer a variety of services to attract customers, However, some However, some basic modern services offered by the banks are discussed below:

1. Advancing of Loans

Banks are profit-oriented business organizations. So they have to advance a loan to the public and generate interest from them as profit. After keeping certain cash reserves, banks provide short-term, medium-term and long-term loans to needy borrowers.

2. Overdraft

Sometimes, the bank provides overdraft facilities to its customers through which they are allowed to withdraw more than their deposits. Interest is charged from the customers on the overdrawn amount.

3. Discounting of Bills of Exchange

This is another popular type of lending by modern banks. Through this method, a holder of a bill of exchange can get it discounted by the bank, in a bill of exchange, the debtor accepts the bill drawn upon him by the creditor (i.e., holder of the bill) and agrees to pay the amount mentioned on maturity. After making some marginal deductions (in the form of commission), the bank pays the value of the bill to the holder. When the bill of exchange matures, the bank gets its payment from the party, which had accepted the bill.

1. Check/Cheque Payment

Banks provide cheque pads to the account holders. Account holders can draw cheque upon the bank to pay money. Banks pay for cheques of customers after formal verification and official procedures.

2. Collection and Payment Of Credit Instruments

In modern business, different types of credit instruments such as the bill of exchange, promissory notes, cheques etc. are used. Banks deal with such instruments. Modern banks collect and pay different types of credit instruments as the representative of the customers.

3. Foreign Currency Exchange

Banks deal with foreign currencies. As the requirement of customers, banks exchange foreign currencies with local currencies, which is essential to settle down the dues in the international trade.

4. Consultancy

Modern commercial banks are large organizations. They can expand their function to a consultancy business. In this function, banks hire financial, legal and market experts who provide advice to customers regarding investment, industry, trade, income, tax etc.

5. Bank Guarantee

Customers are provided the facility of bank guarantee by modern commercial banks. When customers have to deposit certain fund in governmental offices or courts for a specific purpose, a bank can present itself as the guarantee for the customer, instead of depositing fund by customers.

6. Remittance of Funds

Banks help their customers in transferring funds from one place to another through cheques, drafts, etc.

7. Credit cards

A credit card is cards that allow their holders to make purchases of goods and services in exchange for the credit card's provider immediately paying for the goods or service, and the cardholder promising to pay back the amount of the purchase to the card provider over a period of time, and with interest.

8. ATMs Services

ATMs replace human bank tellers in performing giving banking functions such as deposits, withdrawals, account inquiries. Key advantages of ATMs include:

- 24-hour availability
- Elimination of labor cost
- Convenience of location

9. Debit cards

Debit cards are used to electronically withdraw funds directly from the cardholders' accounts.

Most debit cards require a Personal Identification Number (PIN) to be used to verify the transaction.

10. Home banking

Home banking is the process of completing the financial transaction from one's own home as opposed to utilizing a branch of a bank.

It includes actions such as making account inquiries, transferring money, paying bills, applying for loans, directing deposits.

11. Online banking

Online banking is a service offered by banks that allows account holders to access their account data via the internet. Online banking is also known as "Internet banking" or "Web banking."

Online banking through traditional banks enable customers to perform all routine transactions, such as account transfers, balance inquiries, bill payments, and stop-payment requests, and some even offer online loan and credit card applications. Account information can be accessed anytime, day or night, and can be done from anywhere.

12. Mobile Banking

Mobile banking (also known as M-Banking) is a term used for performing balance checks, account transactions, payments, credit applications and other banking transactions through a mobile device such as a mobile phone or Personal Digital Assistant (PDA),

13. Accepting Deposit

Accepting deposit from savers or account holders is the primary function of a bank. Banks accept deposit from those who can save money but cannot utilize in profitable sectors. People prefer to deposit their savings in a bank because by doing so, they earn interest.

14. Priority banking

Priority banking can include a number of various services, but some of the popular ones include free checking, online bill pay, financial consultation, and information.

15. Private banking

Personalized financial and banking services that are traditionally offered to a bank's digital, high net worth individuals (HNWIs). For wealth management purposes, HNWIs have accrued far more wealth than the average person, and therefore have the means to access a larger variety of conventional and alternative investments.

Types Of Bank Accounts

Having a bank account is unthinkable for anyone, whether they are a housewife or a college student, a business owner or a business house, a retired professional or an Indian residing overseas. Banks offer a variety of bank accounts based on the purpose, frequency of transactions, and location of the account user.

1. Current account

A current account is a deposit account for traders, business owners, and entrepreneurs, who need to make and receive payments more often than others. These accounts hold more liquid deposits with no limit on the number of transactions per day. Current accounts allow overdraft facility, that is withdrawing more than what is currently available in the account.Also, unlike savings accounts, where you earn some interest, these are zero-interest bearing accounts. You need to maintain a minimum balance to be able to operate current accounts.

2. Savings account

A savings bank account is a regular deposit account that pays a low interest rate. The number of transactions you can do every month is limited in this case. Banks offer a range of savings accounts based on the depositor's type, product features, age or purpose of account holding, and so on. Regular savings accounts, savings accounts for children, seniors, or women, institutional savings accounts, family savings accounts, and many others are available. You have the option to pick from a range of savings products. There are zero-balance savings accounts and also advanced ones with features like auto sweep, debit cards, bill payments and cross-product benefits. A cross-product benefit is when you have a savings account with a bank and get to avail special offers on opening a second account such as a demat account.

3. Salary Account

Your salary account is one of the various types of bank accounts that you have opened as a result of a partnership between your employer and the bank. This is the account to which all employees' salaries are credited at the start of the pay cycle. Employees can select the sort of salary account that best suits their needs. Your pay account at the bank also has a reimbursement account, which is where your allowances and reimbursements are credited.

4. Fixed deposit account

To park your funds and earn a decent rate of interest on it, there are fixed deposits and recurring deposits.

A fixed deposit (FD) account allows you to earn a fixed rate of interest for keeping a certain sum of money locked in for a given time, that is until the FD matures. FDs range between a maturity period of seven days to 10 years. The rate of interest you earn on FDs will vary depending on the tenure of the FD. Generally, you cannot withdraw money from an FD before it matures. Some banks offer a premature withdrawal facility. But in that case, the interest rate you earn is lower.

5. Recurring deposit account

A recurring deposit (RD) has a fixed tenure. You need to invest a fixed sum of money in it regularly -- every month or once a quarter -- to earn interest. Unlike FDs, where you need to make a lump sum deposit, the sum you need to invest here is smaller and more frequent. You cannot change the tenure of the RD and the amount to be invested each month or quarter. Even in the case of RDs, you face a penalty in the form of a lower interest rate for premature withdrawal. The maturity period of an RD could range between six months to 10 years.

6. NRI Accounts

Indians and Indian-origin people residing abroad can open a variety of bank accounts. These are referred to as "overseas accounts." They are divided into two categories: NRO (non-resident ordinary) and NRE (non-resident external) savings accounts and fixed deposits. Non-resident fixed deposit accounts in foreign currencies are also available from banks. Let's have a look at the many sorts of bank accounts available to NRIs:

a) Non-resident ordinary (NRO) savings accounts or fixed deposit accounts

Rupee accounts are known as NRO accounts. Money deposited by NRIs in these accounts, which is normally in foreign currency, is changed into INR at the current exchange rate. NRIs can use NRO bank accounts to save money earned in India or abroad. Rent, maturities, and pension payments, among other things, can be sent abroad via NRO accounts. The interest generated on these deposit accounts is subject to taxation.

b) Non-resident external (NRE) savings accounts or fixed deposit accounts

NRE deposit accounts are similar to NRO accounts in that the monies are kept in Indian rupees. Any funds put in these accounts are converted into Indian rupees at current exchange rates. However, these accounts are exclusively for storing your foreign earnings. Both the principal and the interest are transferable. In India, however, the interest received on these bank accounts is not taxed.

C) Foreign currency non-resident (FCNR) accounts

FCNR accounts are maintained in foreign currency, as the name implies, and unlike the other two categories of bank accounts. These accounts' capital and interest are transferable, but interest earned is not taxed in India.

CHAPTER3:

RESEARCH METHODOLOG

Methodology

To study the various services offered by Public and Private sector bank and find out the best prospective product available in the market that will suit people depending upon the parameters like age, Occupations, and other factors. Finally, to predict as to which scheme will do well in the future or has a good growth opportunity and also to study during this pandemic period why there is a difference Between private and public sector bank in India .

The methodology adopted for studying the objective of the project was surveying the bank account holders. So keeping in view the nature of requirement of the study to collect all the relevant information regarding the comparison of public sector banks and the private sector banks in the form of google form method with the help of structured questionnaire was adopted for collection of primary data.

Data:

Primary and Secondary data

Primary Data:

Primary data are those, which are gathered directly through questionnaire and it is the original source of data collected by the researcher. Primary data is collected with the help of structured questionnaire administered to 70 randomly insurance advisors.

Secondary Data:

Secondary data are those which are generated published sources which are been collected originally for some other purpose they are not gathered specially to achieve the objectives of particular research projects. Secondary data is collected through the documents provided by HR department .

Research Design:

A research design is a specification of methods and procedure for acquiring the information needed. It is the overall operation pattern or framework of the project that stipulate what information is to be collected from which sources by what procedure, it also refers to the blue print of the research process.

Sample size: 76

Sampling method

• The study of Public and Private bank sector will be using the secondary data

• Secondary data will be collected from RBI & other necessary web site & necessary comparison will be made. Other source of secondary data is collected from magazines, business newspapers etc. will also be used to collect crucial information.

Research instrument: Questionnaires

Research: Survey Method

Questionnaire Design: Close ended and open ended

Analysis will be done to find out the best product in the market for specific parameters like age, occupation and others

CHAPTER 4:

LITERATURE REVIEW

LITERATURE REVIEW

Carman J M (1990) investigated the importance of the dimensions of service quality in retail outlets. The authors adopted the service quality dimensions as given by Parasuraman, Zeithamalet al., (1998) and modified it according to different retail outlets. The authors identified different service quality dimensions in different retail outlets like tire stores, placement centers and dental clinic with little modifications in the dimensions of service quality. In tire stores the author used security, courtesy and access as modified dimension, where as in case of dental clinic the author used convenience and cost as dimensions of service quality.

Petersen et al., (1994) in the research article titled "The benefits of lending relationships: Evidence from small business data" has identified the benefits of lending relationship. The research article compared the the relationship between a firm and its lenders through credit availability and cost of raising funds to the firm. The authors finally volume of loan is more important than the price of loan in a lending relationship in other words the lending relationships and their bondage is stronger in a high volume loan than in a low volume loan. The quantities operate the loan than the price paid for the loan.

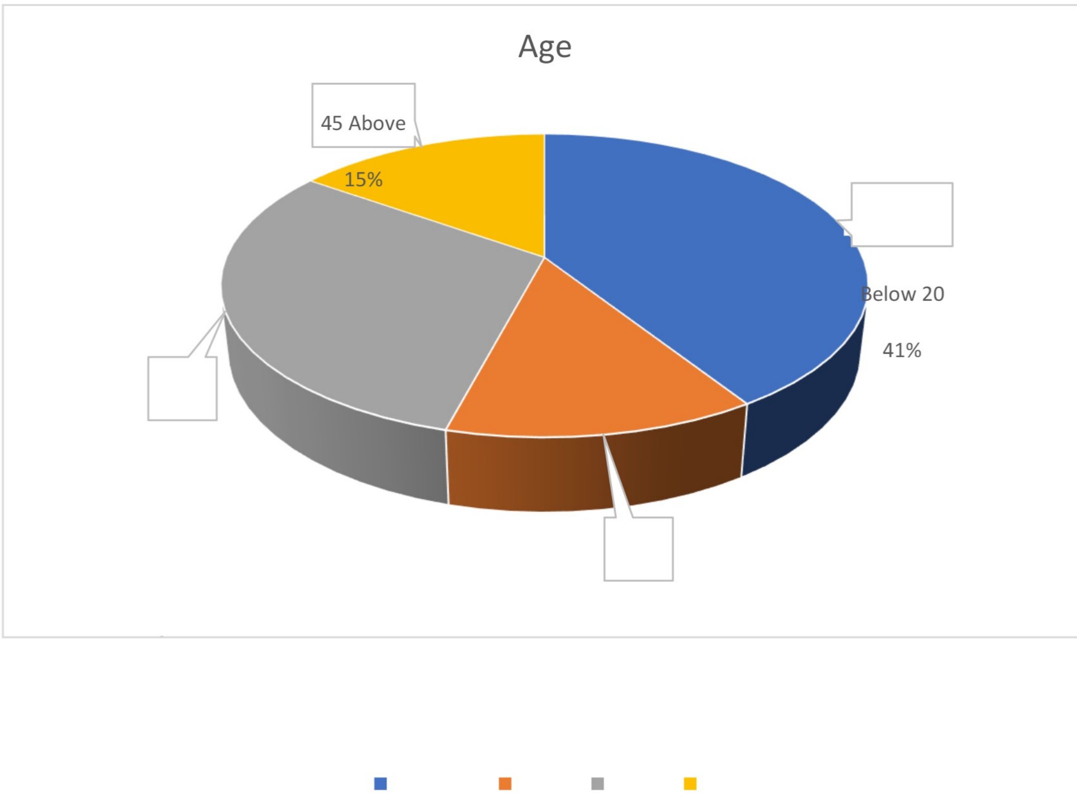
Rouse, J. and Jayawarna, D (2006) conducted aresearch survey to assess the effectiveness of New Entrepreneur Scholarship (NES). This New Entrepreneur Scholarship is a brain child of United Kingdom enterprise program to encourage the budding entrepreneurs. The research study explored whether the New Entrepreneur Scholarship (NES) program has the potential to fund the needs of budding and aspiring entrepreneurs.A sample size of 472 respondents were collected through electronic survey method. Three variables were identified that differentiate the financial needs that are external private investment, personal investment and grants. The author concluded that more than 50 percent of the New Entrepreneur Scholarship (NES) were undercapitalized. This is leading to lower start up investment by the New Entrepreneur Scholars.

Priyadarshiniet al., (2009) analyzed the service quality gap between the expectations and perception among the Generation Y customers. The authors conducted a research survey in the Business schools of Coimbatore district by taking Generation Y students as their sample respondents. The results of the Gap analysis revealed that the Gen Y customers are having high expectations from their Business schools when compared with the actual service delivery of the Business schools. The authors also added that the satisfaction level of the GenYcustomers are too little since their expectations are at par with the tier I business schools of the nation.

CHAPTER 5:

DATA INTERPRETATION AND ANALYSIS

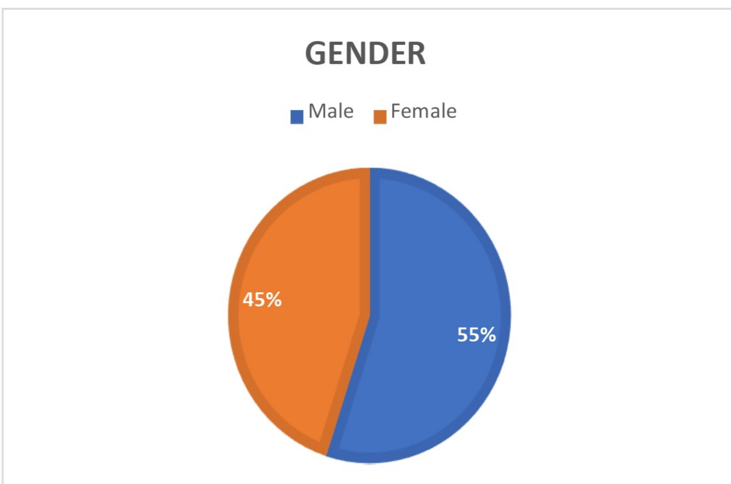
1. Age



Interpretation: According to above responses we can clearly see that 77.6% of customers are between 21-30 age group and remaining are between below 20 age group who are Knows about Banking sector and also who are interested to open their account. And also, we can see that young generation are more interested in banking sector.

2. Gender Of the respondents.

Gender	Respondents
MALE	44
FEMALE	36
TOTAL	80

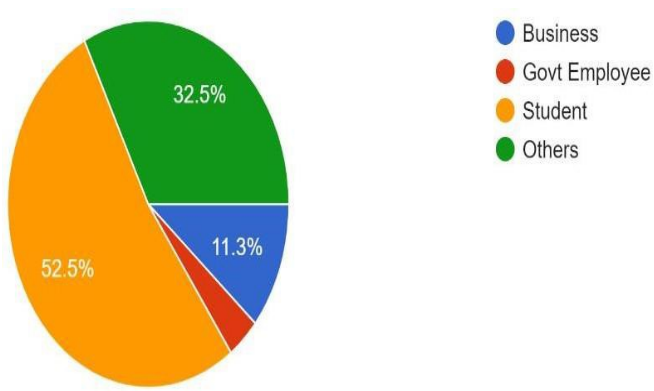


Interpretation:

- In our Research 44 of respondent are Male.
- And 36 respondent are Female.

3) Occupation

Business men	9
Govt Employee	**3**
Student	**42**
Others	**26**
Total	**80**

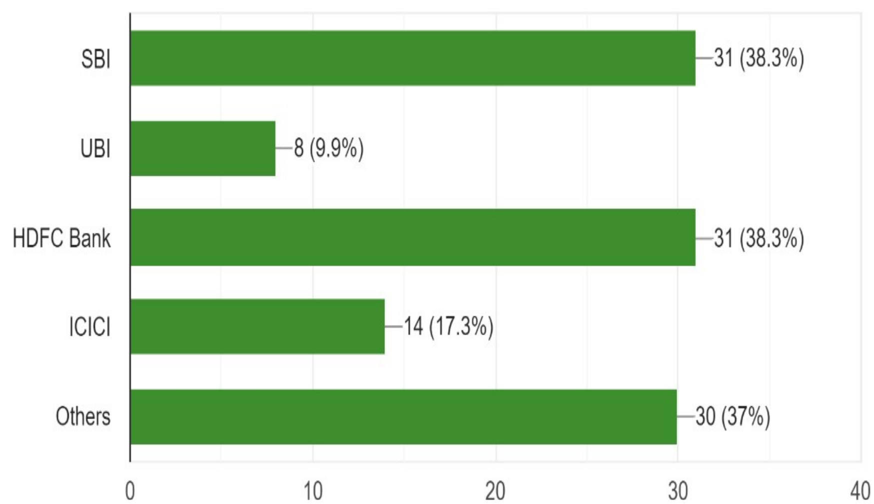


Interpretation:

- In our research most of the respondent has done Students i.e. 42
- After that others respondent with 26.
- Business men respondent are 9.
- And lowest respondent is Govt Employee i.e. 3.

4) In which bank you are maintaining your account...?

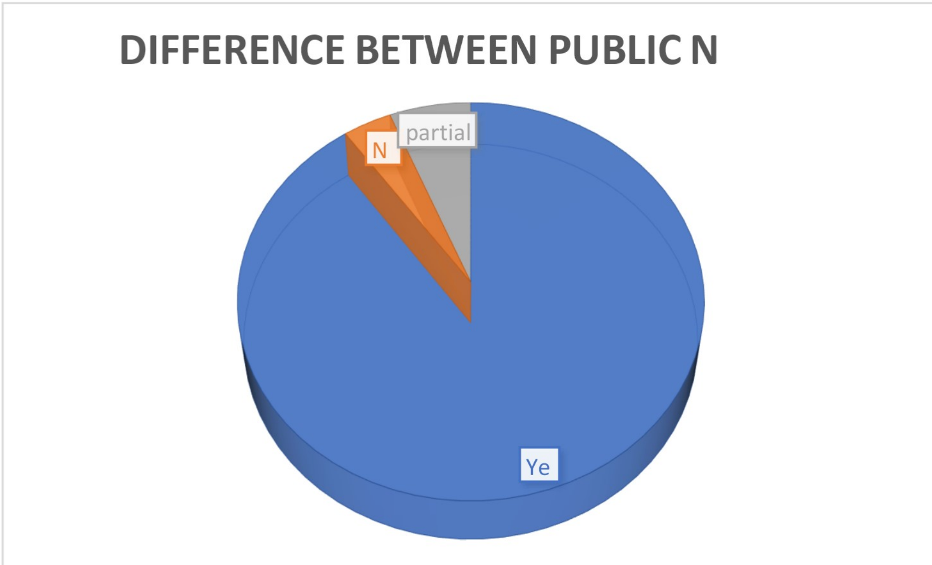
Bank Name	Respondent
SBI	31
UBI	8
HDFC Bank	31
ICICI Bank	14
Others	30
Total	80



Interpretation:

From the above chart it can be said that almost 38.3% of our respondents like SBI, which is a public sector bank, while the next best bank is HDFC Bank with 38.3% respondents which is a Private sector bank is liked by 30 while ICICI Bank is preferred by 14 followed by UBI at.

5)Are you aware of the difference between public and private sector bank?

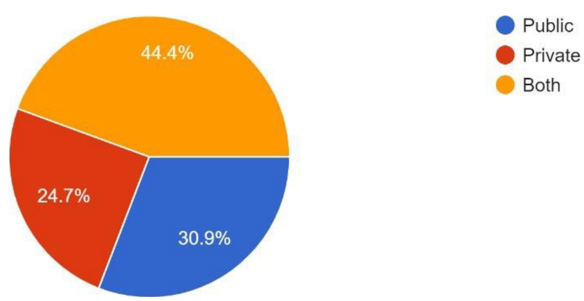


Interpretation:

From above can clearly see that 90.1% people are responded for Yes and 6.3% people are responded for partially and remaining are responded for no about the difference between public and private sector bank .

6) Which sector bank you prefer ?

Sector	Respondent
Public	25
Private	20
Both	35

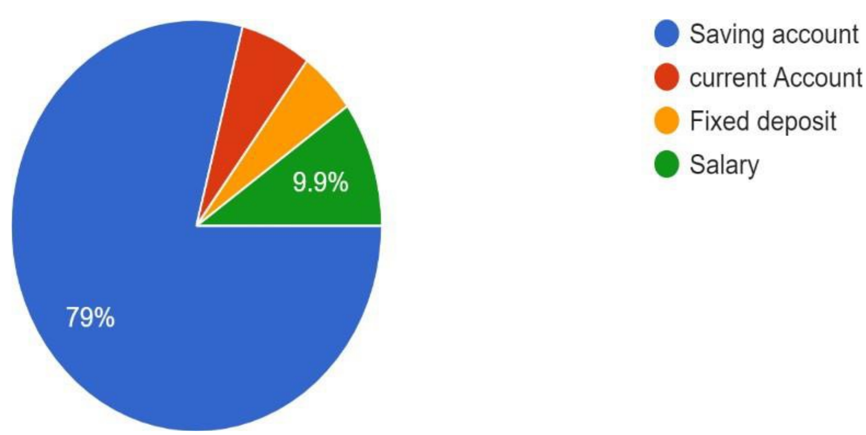


Interpretation:

From the above pie chart we can clearly see that 44.4% are responded for both and carrying forward 30.9% are responded for Public sector and 24.7% are responded for private sector bank.

7) Which type of account you have in your bank ?

Account Name	Respondent
Saving A/C	63
Current A/C	5
Fixed A/C	4
Salary	8
Total	

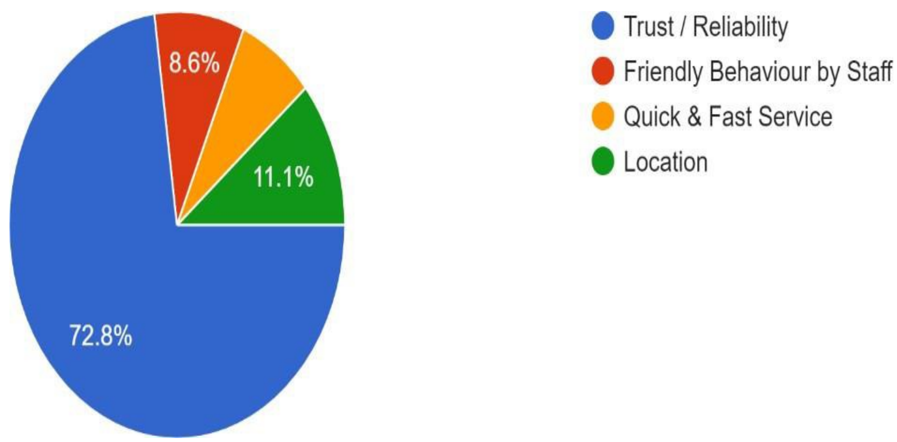


Interpretation:

In the above pie diagram we can clearly see that 79% of people are responded for saving account and 9.9% are responded for salary account .so we can say that 50% of people are going for saving account purpose and remaining are for current and fixed A/C.

8) Reason for choosing public sector bank

Trust/ Reliability	59
Friendly behaviour by staff	7
Quick & Fast service	6
Location	9
Total	

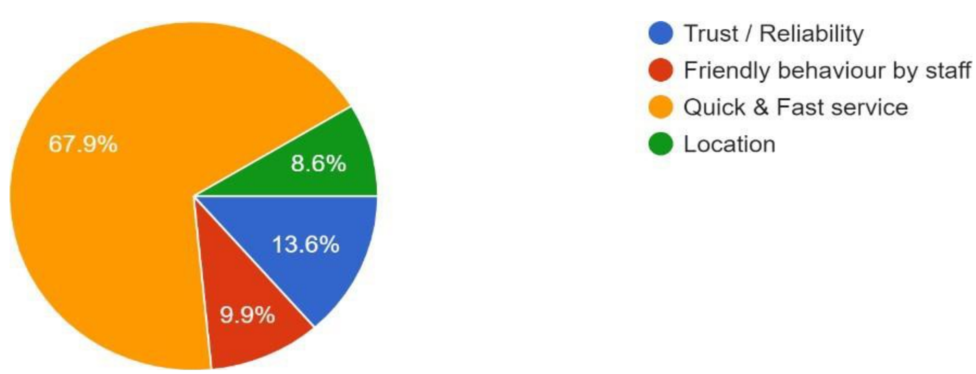


Interpretation:

From the above diagram we can see that 72.8% of people chosen for Trust / Reliability and the 11.1% people has gone with location and remaining others are gone with Friendly Behaviour by staff and Quick & Fast service in Public sector bank.

9) Reasons for choosing Private Bank

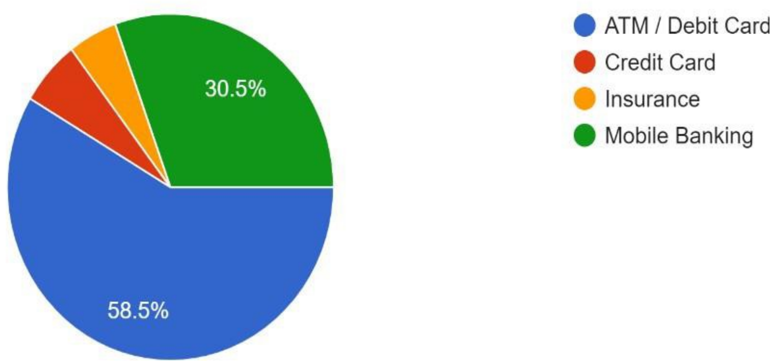
Trust/ Reliability	12
Friendly behaviour by staff	7
Quick & Fast service	54
Location	7
Total	80



Interpretation: From the above pie diagram we can see that 67.9% of customers are going for quick & fast service and for Trust /behaviour are 13.6% remaining other for Friendly behaviour by staff and for location purpose.

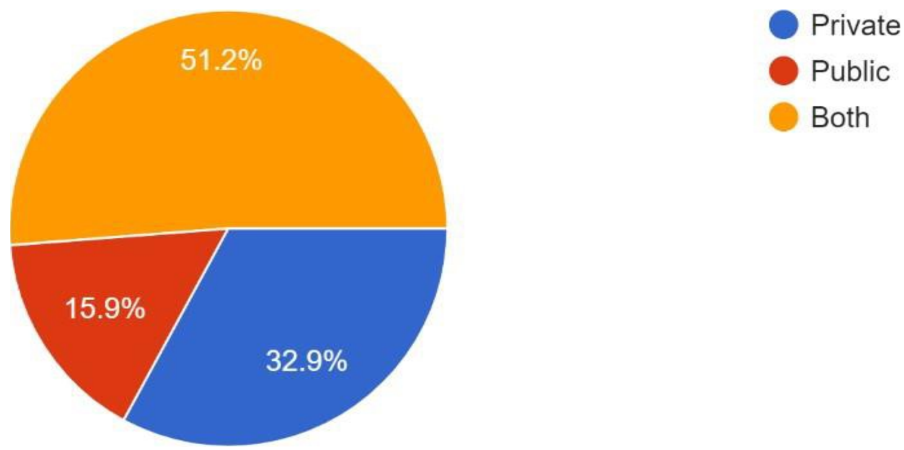
10) Facilities available by you to your bank..?

ATM /Debit Card	47
Credit Card	**5**
Insurance	**4**
Mobile Banking	**24**
Total	**80**



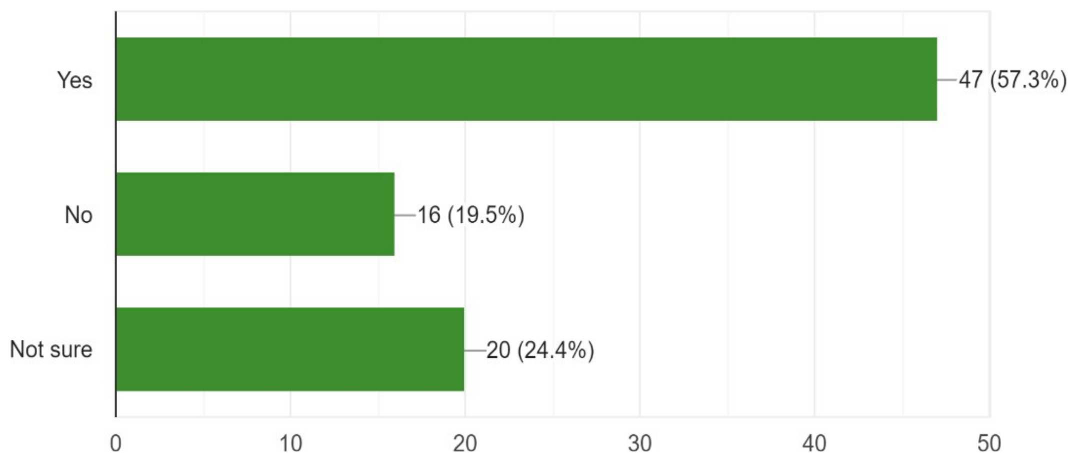
Interpretation: From the above diagram we can see that the facilities are provided by the bank are ATM , Credit card , insurance and mobile banking to their customers.

11) Satisfaction level for bank towards customer



Interpretation: From the above fig we can clearly see that 51.2% of are satisfied with both the bank but if we see individually 32.9% of customers are gone with Private bank theyfeel safe and secured with the private sector and other remaining are with Public sector bank with 15.9%

12) Will you think of changing your bank if better services are provided?



Interpretation:

From the above diagram we can clearly see that 57.3% people are thinking of switching there bank account and other remaining are 24.4% people are not sure of switching there bank account.

CHAPTER:5

FINDINGS

FINDINGS

More number of people have account in public sector banks. The majority of respondents, whether from public or commercial banks, hold a savings account with their respective institutions.

People urge public-sector bank employees to modify their attitude toward customers. More knowledge is needed about the trust factor in private sector banks and the quantity of money placed there in this region of the country. In this section of the country, people are more satisfied with public sector banks. The key reasons for their happiness are the trust element and the branch's location.To attract more consumers, private sector banks must increase the number of its branches, particularly in rural areas. They also need to raise client awareness in order to increase their trustworthiness.

The ATM/Debit card facility, whether in a private or public sector bank, was the most frequently used service. The vast majority of respondents are adamant about staying with their existing bank. The Public Sector Bank is the most popular bank in this section of the country.

CHAPTER

6:RECOMMENDATIN

RECOMMENDATION FOR PUBLIC SECTOR BANKS –

- Bank employees should be courteous to customers and strongly driven to serve regular customers.
- As much as feasible, the bank should streamline the loan application procedure.
- Banks should be computerised at all levels, and operators should be well trained.
- A token system should be implemented to cut bank line wait times.
- A healthy work culture can be developed in banks if the environment is conducive.
- Be willing to be flexible when it comes to paying interest on money deposited.
- Services should be supplied quickly.

65. 65 FOR PRIVATE SECTOR BANKS –

- 24 hours banking should be introduced so as to facilitate the customers who don't havetime in day time or week days.
- More ATM coverage should be provided for convenience of the customers. • Should reducethe amount while opening a new saving bank account.
- Should maintain a proper recruitment policy like the PSU to attract genuine talent to workfor the customers. Rather than recruiting on internal recommendation they should follow the IBPS for recruitment to get better talent and better services from their employees.
- Should enhance the number of branches in rural areas to attract more customers.
- Should advertise extensively regarding their operations and services to garner faith inthem.

CHAPTER7:

CONCLUSION

CONCLUSION

From the above study we can conclude that the people have more faith on Public sector Bank than Private sector Bank. , so there are less number of branches of private sector banks in this area and also the trust factor is less in case of private sector banks. Whereas for Public sector Banks they are working under the financial inclusion policy of the RBI and thus have adequate number of branches in this place which Private Sector Banks do not. Hence with respect to this place it is the PSU Bank mainly SBI as revealed in our study which is far ahead of the Private Sector Banks with respect to customer base. Since, banking industry is bound to grow extensively in the next few years; it is up to the private sector banks to enhance the number of branches to attract customers of the said place. For the PSU Bank in order to sustain the large customer base, they to change their view regarding the customer relationship management (CRM). Their employees need to change their behaviour and attitude towards its customers in order to serve its customer whole heartedly and willingly.

CHAPTER8:

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Other Source

Kiran Prakashan Arihant's "How to crack Banking Interviews Reports :- Report on Securities research on the ICICI Bank and SBI Report on "Indian Economic Survery

CHAPTER9:

ANNEXURE

1. Age

- [ ] **Below 20**
- [ ] **21-30**
- [ ] **31-44**
- [ ] **45 above**

2. Gender Of the respondents.

- [ ] **Male**
- [ ] **Female**

3) Occupation

- [ ] **Business men**
- [ ] **Govt employee**
- [ ] **Student**
- [ ] **Others**

4) In which bank you are maintaining your account...?

- [ ] **SBI**
- [ ] **UBI**
- [ ] **HDFC Bank**
- [ ] **ICICI Bank**
- [ ] **Others**

5)Are you aware of the difference between public and private sector bank?

- [ ] **Yes**
- [ ] **No**
- [ ] **part iially**

6) Which sector bank you prefer ?

- [ ] **Public Sector**
- [ ] **Private Sector**
- [ ] **Both**

7) Which type of account you have in your bank ?

- [ ] **Saving A/C**
- [ ] **Current A/C**
- [ ] **Fixed A/C**
- [ ] **Salary**

8) Reason for choosing public sector bank

- [ ] **Trust / Reliability** - [ ] **Friendly Behaviour by staff**
- [ ] **Quick & Fast service** - [ ] **Location**

9) Reasons for choosing Private Bank

- [ ] **Trust / Reliability** - [ ] **Friendly Behaviour by staff**
- [ ] **Quick & Fast service** - [ ] **Location**

10) Facilities availes by you to your bank..?

- [ ] **ATM / Debit card** - [ ] **Credit Card**

☐ **Insurance** ☐ **Mobile banking**

11) Satisfaction level for bank towards customer

☐ **Private** ☐ **Public**

☐ **Both**

12) will you think of changing your bank if better services are provided?

☐ **Yes** ☐ **No**

☐ **Not Sure**