

RANI CHANNAMMA UNIVERSITY, BELAGAVI



V V SALIMATH ASSOCIATIONS

**G P PORAWAL ARTS, COMMERCE AND V. V. SALIMATH
SCIENCE COLLEGE SINDAGI – 586128**



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R.NO :- C2060811

CLASS :- BCOM 6th sem

SUBJECT :- INTERNSHIP REPORT ON SBI BANK

SUBMITTED TO

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SUBMITTED BY

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PROJECT REPORT ON
A BRIEF STUDY ON SBI SINDAGI BRANCH

*Project report submitted to Ranichennamma university in partial fulfillment for the
award of the degree of **Bachelor of Commerce***



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DECLARATION

I declare that the project report entitled "A Brief Study on SBI Sindagi Branch" submitted by me for the award of the degree of **Bachelor of Commerce** of Rani chennamma University is my own work. The project report has not been submitted for any other degree of this university or any other university.

CERTIFICATE

We recommend that this project report be placed before the examiners for evaluation.

Prakash teju Rathod
H.O.D., Department of Commerce


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which contribute to asset building. It is the semi skilled manpower having outdated skills which form the excess baggage. All the banks must invest in re training the manpower so that they can migrate from the areas that will be vacated by computerization. The level of non performing asset is still at very high level and to start with some of this excess manpower can cover areas of debt recovery.

At the same time one should take note of the flight of talent from this nationalized banks newly set up private and foreign banks. And it is these new banks top official after migrating from the government banks are targeting at the top corporate clients and thus poaching into the corporate business which has been mainstay at the nationalized bank. This will soon become a problem of serious proportion unless the bank initiate steps to stem the flow. It is difficult to exclusively address the problem of excess manpower by scheme such as voluntary retrenchment scheme because attempting to remove dead wood talent also take an exit. Many industries have faced this problem. Also it will be over simplicity to the state that the salaries should be raised because that will only start a wage war. Instead the bank should involve the services of international consultants specialized in this field and take a holistic view of the problem retraining and rationalization of manpower commands higher priority over retrenchment of manpower.

New product and new technologies

Nationalized banks have generally been preoccupied with treasury business. The new product areas require greater penetration banking. Housing finance ,consumer durable finance , auto finance , internet banking, insurance, telephone banking etc. development of these new areas call for heavy investment and this cash flow can only be generated by privatization. In addition, surplus manpower once retained can be absorbed in the new ventures.

All nationalized banks and SBI in particular has the advantage of vast network of branches and therefore carry to the remotest corner but to make this presence felt the banks have to move blitzkrieg in the ventures. The bottom line is that even when all political parties are committed to privatization somehow there is no exhibition of pace it time to be taken by a revolution called privatization of ownership.

BRIEF HISTORY OF THE ORGANIZATION

The origin of the state bank of India goes back to the first decade the nineteenth century with the establishment of bank of Calcutta on 2 June 1806. Three years later the bank received its character and was re designed as the bank of Bengal (2 January 1809). A unique institution it was the first joint stock bank of British sponsored by the government of Bengal. The bank of Bombay (14 April 1840). And the bank of madras (1 July 1843) followed the bank of Bengal. These banks remained at the apex of modern banking in India till their amalgamation as the imperial bank of India on 27 January 1921.

Primarily Anglo Indian creation the three presidency banks came into existence either as a result of compulsions of imperial bank finance by the felt feels needs local European commerce and were not imposed from outside in an arbitrary manner to modernize Indian s economy. Their evolution was however shaped by ideas culled from similar developments in Europe and England and was influenced by changes occurring in the structure of both the local trading environment and those in the relation of the Indian economy to the economy of Europe and the global economy framework.

TECHNOLOGY UPGRATION

SBI's information technology programme aims at achieving efficiency in operations meeting customer and market expectations. SBI achievements are summarized below:

Full Branch computerized

All the branches of the bank are now fully computerized. This strategy has contributed to improvement in customer service.

ATMs Services

There are 5190 ATMs on the ATMs network. These ATM are located in 1721 centers spread across the length and breadth of the country thereby creating a truly national network of ATMs with an unparalleled reach. Value added services like ATM locator payment of fees for college students' multilingual screens voice and drawl of cash advance of SBI credit holder have been introduced.

Internet Banking

This online channel enables customers to access their account information in initiate transaction less basis. All functionalities other than cash and clearing have been extended to individual retail customer. A separate internet banking module for cooperate customers has been launched and available at 1305 branches. Bulk upload of data for cooperate inter branch funds transfer for retail customer online payment of customer duty and govt. tax. Electronic bill payment , SMS alert ,E poll, IIT, GATE fee collection off line ,customer registration process and railway ticket booking are the new features develop.

CHAPTER 3 - CONCLUSION

Conclusion

In conclusion I would like to state that by this doing project I come to know that how does a bank function and what are its objective and also what are the services provided by the bank and also came to know that weather the customer are satisfied with the SBI bank and what kind of loans are given by the bank. The state bank has been highly successful in its objective in opening a network of branches in rural and semi-urban areas . From the analysis part it can be concluded that customer has a good respond towards SBI advance products. SBI is in first position having large number of customers providing good services to them.

FINDINGS OF THE SURVEY

- 1 SBI is considered the fastest bank
2. More than half person have ATMs facility
3. Most of the customer survey finds ATMs facility satisfactory
4. All ATMS holder find operating system easy
- 5.SBI is the most trusted bank it was found that all of the account holder say that SBI is the most prestigious bank and ATMs centers of SBI are most available than any other bank.
6. Most of people are having saving bank account in more than one bank 39.33 people have their SBI account only in SBI
7. Only 26% of people surveyed say that SBI employees are co-operative when compared to other banks
8. More than half person have ATM card that's good as it can increased swiftness of service.

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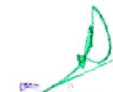

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WEBSITE

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2. <https://sbi.co.in>
3. <https://www.capitalmarket.in>
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QUESTIONNAIRE:

1. How do you provide customer job satisfaction?
2. Are you aware of products and services provided by SBI?
3. Do you think bank caters all your banking needs?
4. Are you aware of product and services provided by SBI?
5. Have you ever visited bank branches after using our online banking?
6. Please select the reason applicable why consumer are selecting online banking
7. What do u feel about likers scale service quality of your bank?
8. On which bank do you depend for your regular transaction?
9. Which of the following facilities have given more important in your bank?
10. Which online features do you regularly uses please select all that apply?


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