

A STUDY ON RETAIL BANKING

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ABSTRACT

Banking is an economic function that affects not only the critical situation but also for the entire financial system as a whole. The turn of the global financial system, the form of the banking business is also changing, has to be replaced by many of the exciting new features that are being introduced into the banking business to attract more customers.

Initial banking services are offered as a “service provider” for customers to maintain their assets in a normal way. However, they never lost interest as a trading company, and, as time went on and the financial situation grew, the bank's position changed instead of being merely a "Facility Provider", becoming a "cash producer" and a new face of Bank of India sales. They have become very popular in India in a variety of ways.

Retail Banking:

Buying a bank loan from negotiation with industry banks and personal clients is nothing, each with loans and balances.

The most common selling firms that are offered in the smaller banking segment are home loans, home loans, automated loans, cards, and student loans. The loans are sold under attractive clothing to differentiate the products offered by one of the banks.

Banks are institutions that detect fraud. The life and success of a bank depend on its ability to meet the needs and needs of the customer. The new nation presented its problems and opportunities in various financial and banking fields. The banking sector in India has undergone many changes in the

areas of law, regulation, disclosure, and management practices. The economic downturns that began in the 1990s changed the banking situation in the country dramatically. New levels of real estate, leaders in capital appreciation, bad debt recognition, overdraft requirements, etc. have been removed. As a final result of these reforms, new banks were not allowed to enter the market.

Many of the new public banks in modern times have come up with sophisticated systems. These new private banks built a large community of branches, set high production standards, met unique global customers, and most importantly, with first-class interest features, sustainable capabilities, and a strong market image. . in a short amount of time. This has forced banks to use grape banks to respond to new issues and radical recovery measures. On the other hand, some of these banks have not increased their reform performance, have not established high productivity levels, or even failed to realize their potential, and have therefore received indirect benefits from non-public banks.

Today, banks are beginning to take the lead in trying to capture this leadership in the form of financial and financial offering that is among the largest non-public banks in the small banking sector. To do the same, banks are offering customer banking space by offering different products and services. A year ago, the idea that the banking sector could be approached was mixed. Naha is successful. A mobile phone with the simplest connected device is not required to make a dent in your banking business, an innovative technology.

Along with Mobile Banking and SMS Banking, Net Banking and ATM are the most

important steps that banks in India have taken towards innovation. With these many tools and systems, freedom of experience can be achieved. Check your account, transfer your funds, make payments, and what's more, make some items that have been found in a physical bank for a long time. But today there is no time limit on fields and there is no time limit to spend your money.

The main goal behind this perspective is to determine whether the bank's approach to personal investment support and Axis Bank Retail Banking is to understand the importance of bank management for customers. While looking for a place in the competition for the human brain as a market for small-house products, especially important for determining the key factor influencing the choice of the Pameseran, based on the work done by the bank and others. It is effectively used by retailers and every show, and examines the impact of a large number of cultural differences in advertising to improve brand recognition among buyers.

The questionnaire was changed as a technical fact. Through this study, the general protective belief in practice was not as good as the first class.

1. INTRODUCTION:

Retail Banking

Retail is widely known for the use of non-aggregate financial services, storage, and trading assets for customers and customers.

Today, the retail bank has quickly discarded the use of Transformers Creator software whose various, which are entirely based on the generation of, the business result is much better and easier to the bank. Fall generation and growing international writers and defined customer expectations are much better. Increasing the use of technology that is ideal for access and access is even better.

Needs and Advantages of Retail Banking

- Rate of interest can be higher
- Less risk

- Smooth Asset Liability Management
- Cheap funds
- Increasing income of middle class

The objective of the study

Only we have assumed, all seminars that we attend, and that we hear, we understand the retail unit below. One of the areas that are an example of this theory is banking. So you should see Retail Banking at the same time and in front of different causes.

The main objectives of this study are:-

1. To capture the concept of retail.
2. Identify the causes of small banks.
3. Examine the needs and opportunities of the environment.
4. Appears in a variety of products available in our portfolio of small banks.
5. A tour to become more open in the banking industry, especially in Axis financial services products.
6. Cancel small business applicants.

2. LITERATURE SURVEY

IMPACT OF RETAIL BANKING

The impact of major retail banks is that the consumer is an asset - the whole length of the game, in terms of investment and loan ahead. So far, sales have turned to the consumer market.

Consumers have several options before choosing to Cherry of products and services that are operated with the fuel system and fuel economy.

also, require. Bank now goes to the customer more often than the subscriber to lift the bank.

Non-financial companies that the bank is now losing money in the retail business because of the excess risk and many benefits are derived from the reduction.

Retail banking evolved into a single financial market.

Banks can build bonds and salami customers and clients through the rough and attract new famous. There is also pressure on the distributor.

Banks can reduce costs and push the scale economies of scale and help firms with an interest in the growth of sales to be strong. Reduce costs provide a win-win situation for both the bank and the customer.

The machine between the banks has won from one of the different views of the bank.

A procedure

The bank cannot assign identical fixed commercial pensions. The pit is an advanced developer; the retail bank will market the product in many ways through retail.

The bank may risk the maturity of the loan portfolio and the risk of the NPA.

Basic knowledge of reengineering technology and company product development will lead to the creation of business ventures, value-added purchases, and value-added services.

3. RESEARCH METHODOLOGY

➤ Source of Data:

- **Primary data** – Provides important information for an oil and gas house as a questionnaire to be completed by the customer. The elements were subsequently criticized for accessing the specified elements.
- **Secondary Data** – Secondary information is collected for the primary function of an intranet, web, and newspaper.

- **Research Method:** Descriptive Research
- **Sampling Design:** Non – probability sampling

- **Sampling Method:** Convenience Sampling
- **Sampling Universe:** Customers of Axis Bank
- **Data Collected:** Primary and Secondary Data
- **Statistical Tools Used:** Percentage Analysis

SAMPLING DESIGN

One idea to use for website design is Probability. Involuntary selection for a population of informative voter units to organize employers

STATISTICAL TOOL

The effort utilizes 100 percent of the statistical tools for the evaluation elements.

Percentage Analysis: Getting a fresh idea is easily analyzed by giving a percent response rate.

$$\text{Percentage} = \frac{\text{Number of Responses}}{\text{Number of Respondents}} * 100$$

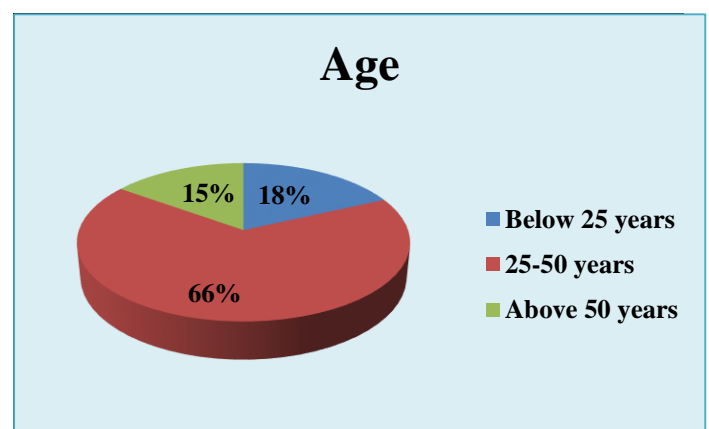
4. DATA ANALYSIS & INTERPRETATION

Note: the following is the statistical comment of the survey. The respondents' answers to the question were translated and the browser was based on the respondents' answers.

Questionnaire for the customer of the bank

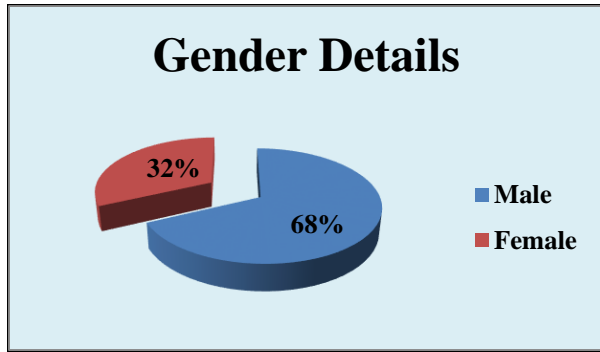
1. Information on demographic protection-

- (a) Below 25 years (b) 25-50 years
(c) Above 50 years



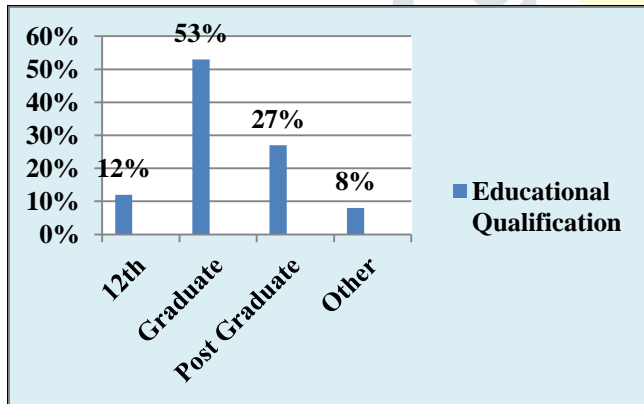
Interpretation: From the information above, which comprises 66 percent of customers who are between 25 and 50 years of age. Therefore, the general consumer is defined as the utility of intelligent property and the products that are introduced in this class.

2. Public information on conservation-



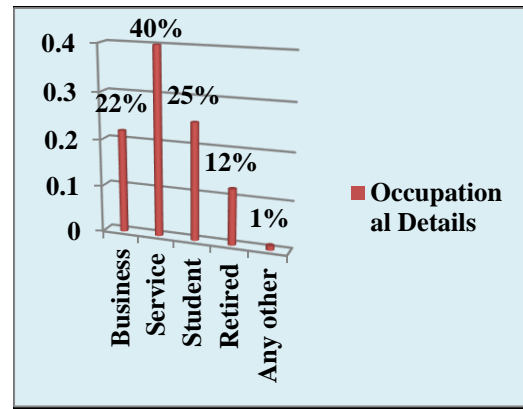
Interpretation: From the information that there are 68 male buyers. So the stones that I think most people feel are the men of the consumer business and selling products.

3. Further evaluation



Interpretation: From previous information, Stone has found that fifty-three percent of doctoral students, at the same time 12% are the twelve most important; The remaining 27% are adults.

4. Details for customer-employee-



Interpretation: The above statistics, one mile away, make up 40% of operator subscribers and only 22% of business owners. So far it has been discovered that most consumers who know small production and small-scale management are in the classroom.

5. FINDINGS OF THE STUDY

- 66% of clients are under 25-50 years old.
- 68% of clients are adult men.
- 50% of consumers are adults.
- 40% of clients love their i.e. they work, many clients follow.
- 61% of clients have 1 to 5 relationships with their affiliated banks each year.
- 63% of clients have a financial account, that is. Some clients.
- 40% of clients often go to banks for stocks and withdrawals.
- Television marketers are advertising and marketing advertisers who have been heavily involved in the company in the genocide.

- Most users don't understand the e-banking offering, and people who do understand it are generally calmed down by revealing comments.
- 58% of customers use ATMs as electronic banking services.
- 50 percent of clients with issuers and credit cards considered the financial institution to be reliable.
- 95 percent of consumers think that mobile banking is more profitable.
- 13. 51% of customers rated the opening hours of a decent bank.
- Many clients choose to invest in Deposits (FD / RD) as they go to avoid risky changes in performance.
- Almost all clients find that the computer has helped bank clients prepare well under the bank.
- Customers are very satisfied with the customer service provided by the bank.
- Most clients have multiple accounts with other banks for many reasons and the most competitive bank is the State Bank of India (SBI).
- Provide a deep customer experience that has been affected by computer upgrades at a financial institution.
- The bank exchange has helped reduce sales time, increase business size, and help many guards in their sales offer 24 * 7 deliveries all the time.

- of clients at their banks have done a good job overall, but 30% have been fantastic and 30% are poor

SUGGESTIONS

- Axis Bank has offered a wide range of consumer and financial services in a variety of areas. They also have special powers in banks and fixed assets. Axis Bank has reissued a simpler form of bank and a new private bank will also be waiting to be compensated after its death is reversed as private banks become big banks. A summary of some of the following important guidelines:
 - The number of branches must be the masking sites are extensive in different countries.
 - General information on the marketing and delivery of products by communication to the existing farm.
 - Many different learning programs and training programs need to be discussed in the Bank's program.
 - Learn ways to learn to live with sustainable leadership.
 - Educate clients about small bank income.
 - The customer may also be irritated by advertisements that do not go with the banking markets. In this banking situation, we need to design a customer map so that customers can provide us with other insights in addition to mobile broadcasting.
- More importance should be given to managing customer relationships to keep customers engaged and increase their loyalty.

6. CONCLUSION

- Axis Bank financial institutions are considered one of the largest private sectors in India. They have more than

1095 branches in India and still have 4846 ATMs in the cities and towns of India. This led them to become one of the top three private banks in the United States based on the number of buildings and ATM numbers.

- Customer The customer continues to search for commercial products at the best possible price and is confident that he will be able to establish business relationships with clients as well as other banks that have accounts, including the bank's product innovations and pricing techniques.
- Direct statistics, especially for the miles you see, are a direct salary and card for them. That is, for people who can promise EMI
- Test The test concluded that although many consumers are familiar with retail banking products and services, without generating mass awareness to reach all stages of society, this can be done through advertising.
- From one point of view, it can be concluded that the general aspect, the performance of banking services, in the customer's mind is the first and most important thing, but to maintain customer loyalty, the bank expects an efficient and effective delivery of products and services.
- Despite this study, it seems that each client is in the first-class around a specific task that can be summarized as 'good'.
- Is there a need for strong innovation in fixed banking, and therefore the speed of banking structure and order?
- Bank banking and international quality industry empowerment in every small bank and venture that allows you to gain credibility.

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