



Maharashtra Shikshan Samiti's

**MAHARASHTRA MAHAVIDYALAYA**

Tq. Nilanga Dist. Latur (MS)

Best Rural College Award by S.R.T.M.University, Nanded

NAAC Re-accredited with Grade B+ (CGPA 2.62) III Cycle

# Record Book

**B.A., B.Com., B.Sc., B.C.A., B.Voc.(WPT/FPPS), M.Sc. (CS), M.Com.**



Maharashtra Shikshan Samiti's

MAHARASHTRA MAHAVIDYALAYA, NILANGA



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Tq. Nilanga, Dist. Latur

HDFC बँकेचे अंशोधन अहवाल (Research Project)  
"A study on the service quality of HDFC Bank & SBI  
Research Project."

Certificate

Exam. Seat No.: GP - 61024.

Roll No. : \_\_\_\_\_

College Index No. 314.

Class : M. Com Sy.

Exam. Batch No.: \_\_\_\_\_

Division : \_\_\_\_\_

This is to certify that Mr./Miss. Maje Kirti Balaji  
has satisfactorily completed the practical course in the subject. \_\_\_\_\_  
as per the syllabus laid down by the board / University during the academic  
year 20 /20

Batch Incharge

Date : 25 / 4 / 20 23

बुहिस्य परीक्षक

Head  
Department Of Commerce  
Head of the Dep.  
Maharashtra Mahavidyalaya, Nilanga

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1.1.

## Overview of industry.

Bank is financial institution with the prime function of accepting money from its customers for lending purpose. Bank provides financial services such as wealth management, currency exchange, and safe deposit boxes. Banking can be defined as the business activity of accepting and safeguarding money of individuals and lending this money is called to earn profit. Before the establishment of banks, banking activities were performed by unorganized sector like money lenders. Even public deposits were not very safe. To overcome this issue, organized banking sector was established. After 20<sup>th</sup> century many joint stock banks and cooperative banks have established and played significant role in providing finance especially to agricultural and small industries sector. Tremendous changes have been taken place in financial market and banking industries after nationalization of banks. Rapid advancement of technology has contributed to significant reduction in transaction costs and improves the loan delivering facilities of banks.