

**PROJECT REPORT (17MBAPR407) ON  
“A STUDY ON LOANS AND ADVANCES AT STATE BANK OF INDIA”**

**BY**

**MANJUNATHA N**

**1AY17MBA26**

*Submitted to*

**VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI**



*In partial fulfillment of the requirements for the award of the degree of*  
**MASTER OF BUSINESS ADMINISTRATION**  
*Under the guidance of*

**INTERNAL GUIDE**

**Mallika B K**

**Assistant Professor**

**Department of MBA**

**EXTERNAL GUIDE**

**Y. Sripadharaju**

**Chief Manager**

**Chamarajpet,**

**Bangalore- 560018**



**ACHARYA**

**Department of MBA**

**Acharya Institute of technology, Soldevanahalli,**

**Hesaragatta Main Road, Bengaluru**

**March 2019**



STATE BANK OF INDIA  
TIPPU SULTAN PALACE ROAD BRANCH, BANGALORE  
Phone : 26703091,26705011, 26702833 Fax 26700585,  
e-mail : bangalore@sbt.co.in

Date : 17.02.2019

**INTERNSHIP CERTIFICATE**

This is to certify that Mr Manjunatha N ,USN NO. 1AY17,MBA 26,Acharya Institute of Technology,has undergone an internship with us from 03.01.2019 to 16.02.2019.

Meanwhile he worked on the project "Study on "Study on Loans and ADvances"with special reference to State Bank Of India.

We found him a self motivated , punctual and hardworking. His performance was efficient.

We wish him Best of luck for his future career.

कृते भारतीय स्टेट बैंक  
For STATE BANK OF INDIA

मुख्य प्रबन्धक / Chief Manager  
Tipu Sultan Palace Road, Chamarajpet (70242)

**Branch Manager**





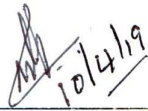
# ACHARYA INSTITUTE OF TECHNOLOGY

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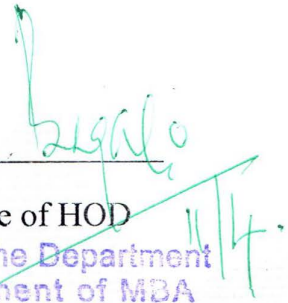
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## CERTIFICATE

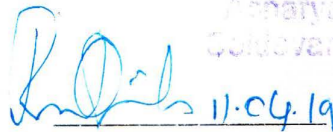
This is to certify that **Mr. Manjunatha N** bearing USN **1AY17MBA26** is a bonafide student of Master of Business Administration course of the Institute 2017-19 batch, affiliated to Visvesvaraya Technological University, Belagavi. Project report on “**A Study on Loans and Advances at SBI, Bengaluru**” is prepared by him under the guidance of **Prof. Mallika B K**, in partial fulfillment of the requirements for the award of the degree of Master of Business Administration, Visvesvaraya Technological University, Belagavi, Karnataka.

  
10/4/19

Signature of Internal Guide

  
11/4

Signature of HOD  
Head of the Department  
Department of MBA  
Acharya Institute of Technology  
Goldavenahalli, Bengaluru-560.107

  
11.04.19

Signature of Principal/Dean Academics

**Dr. Devarajaiah R.M.**  
Dean-Academics  
ACHARYA INSTITUTE OF TECHNOLOGY  
Bengaluru-107.

## DECLARATION

I, **Manjunatha N**, hereby declare that the Project report entitled “A study on Loans and Advances” with reference to “State Bank of India, Bangalore” prepared by me under the guidance of **Mallika B K**, faculty of M.B.A Department, Acharya Institute of Technology and external assistance by **Y. Sripadharaju, Chief Manager, State Bank of India**. I also declare that this Project work is towards the partial fulfillment of the university Regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi. I have undergone a summer project for a period of Twelve weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

Place: Bangalore

Date: 12/04/2019

*Manjunatha, N*  
Signature of the student

## ACKNOWLEDGEMENT

I wish to express my sincere thanks to our respected Principal, **Dr. Prakash M R**, beloved Dean-Academics, **Dr. Devarajaiah R M**, and deep sense of gratitude to **Dr. M M Bagali**, HOD, Acharya Institute of Technology, Bengaluru for their kind support and encouragement in completion of the Internship Report.

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Finally, I express my sincere thanks to my Parents, Friends and all the Staff of MBA department of AIT for their valuable suggestions in completing this Project Report.

Place: Bangalore

Date:

Manjunatha N

USN: 1AY17MBA26

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## **EXECUTIVE SUMMARY**

Inside the developing global competition, the productivity of any commercial enterprise challenge depends upon the behavioural aspects of consumers. This subject matter offers with improve product from SBI at Chamarajpet. This assignment report carries 5 one-of-a-kind chapters, the record starts with the introduction to organisation, its region of operation, its business enterprise shape, its achievements etc.

The second chapter is the conceptual background of the study and literature review, the brief idea regarding the advanced products and services provided by the State Bank of India, branch in Chamarajpete, Bangalore, where the project is undertaken.

The third chapter contains the research design, methodology adopted in preparing this report is mentioned. It includes the sample procedure, types of data used, data collection methods and need for the study, limitations etc.

The fourth chapter comprehensive coverage of forecasting concepts techniques which shows the analysis of data and interpretation through graphical representation, ratio analysis, data collected from survey.

The fifth chapter deals with the findings, suggestions and conclusion part which is very important after analysis is made.

In each of the 5 chapters as defined above every bankruptcy has been scheduled in a way with a purpose to permit the reader to understand the content material effortlessly the report is supported through figures and information anywhere important with a purpose to help the reader in developing a clear out information of the subject.

**CHAPTER-1**  
**INTRODUCTION**

## **1.1 INTRODUCTION**

“Loans and Advances” the topic deals with the financial growth of society’s the bank will plays an important role. Public will borrow the loans for various purpose from the banks. By providing loans to the skilled people to build their infrastructure, so that it creates employment opportunities.

These loans and advances granted by commercial banks to the highly beneficial to firms and individual, companies for meeting their short term & long term financial needs for their business.

## **1.2 INDUSTRY PROFILE**

### **INDIAN BANKING INDUSTRY:**

In India the banking is originated in 18<sup>th</sup> century. The oldest bank in India is the ‘State Bank of India’, it is the largest commercial bank in India. Its responsibilities taken by Reserve Bank of India. The Imperial Bank of India was took over these responsibilities in 1935 relating to the functioning of commercial Banks. After the Independence the RBI was become nationalised and it got the all powers. And 14 largest commercial banks was nationalized in 1961.

In 1786 the first General Bank was established in the country. And the Indian banking system was classified into 3 phases.

- Indian Banks from 1786 to 1969.
- Nationalization Banks of India and up to 1991 reforms.
- Reforms of Indian Banking sector after 1991.

### **PRIOR TO INDEPENDENCE:**

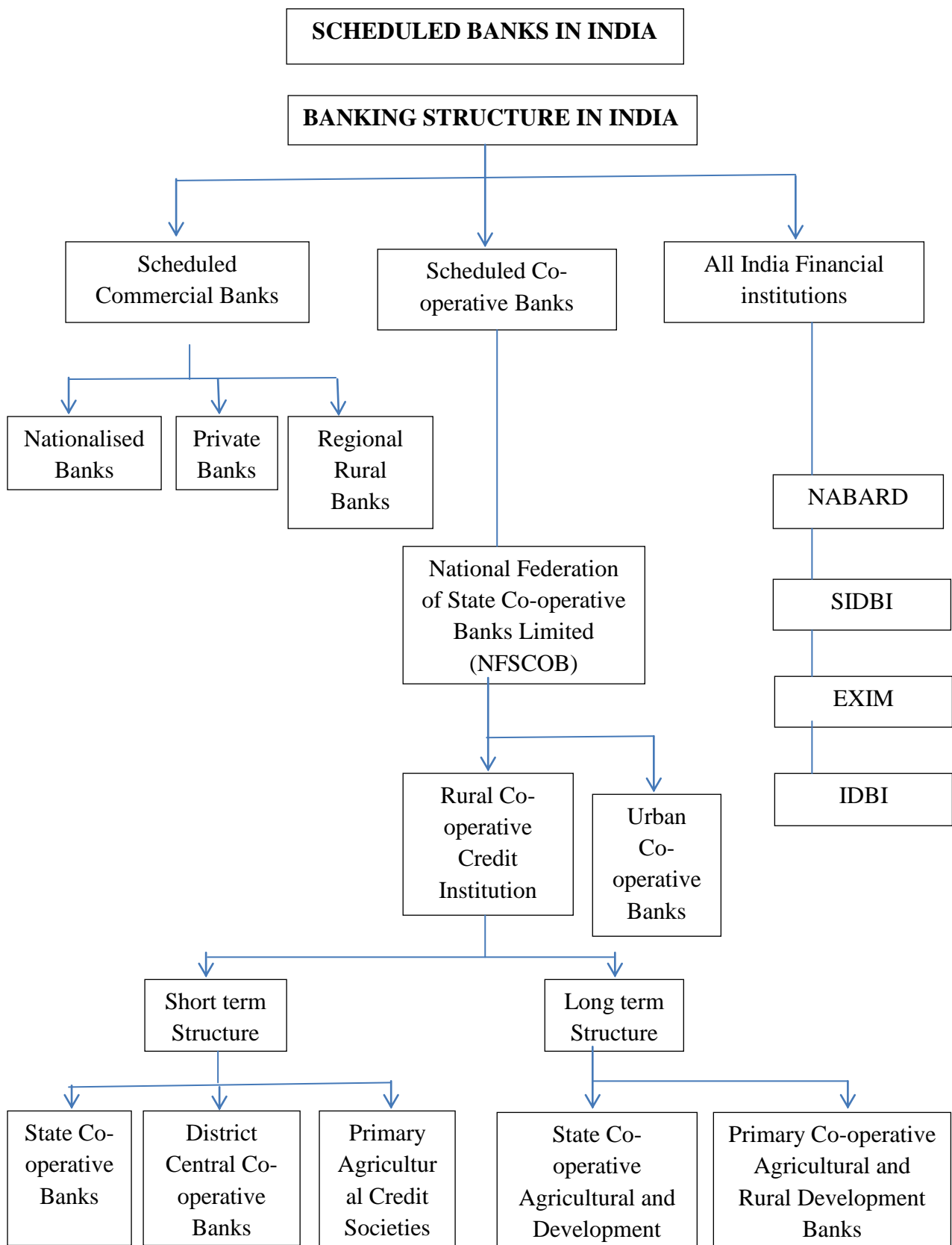
In 1786 the first General Bank of India was established with as joint stock. After that Bank of Bengal and Bank of Hindustan was started till 1906. And later 3 Banks are started by the East India Company, i.e. Bank of Bengal in 1809, Bank of Bombay in 1840, and Bank of Madras in 1843. And they are the Presidency Banks and Independent units and well functioned. After, these three Banks combined together and established the new one i.e. Imperial Bank of India in 1920. A number of Banks with Indian management these are namely, Bank of India Ltd, Canara Bank Ltd, Punjab National Bank Ltd.

In 1949 the Reserve Bank of India was established as the country's central bank. RBI got the powers and authorities to control the Indian Banks and supervision and licensing powers and also inspection powers.

**AFTER INDEPENDENCE:**

In the year 1955, Imperial Bank of India was nationalized and renamed as "State Bank of India". It was established under SBI Act 1955. After that RBI was empowered to force the compulsory merger of the weak banks with the strong banks. And it reduces the number of Banks from 566 in 1951 to about 89 in 1969. In 1969, 14 major banks were nationalized and it became 20 in number of total Nationalized banks in India. And for the recommendation of Narasimham Committee, the Banking Regulation Act was amended in 1968 and for these new Private sector banks are opened.

## 1.2.2 PRESENT STRUCTURE OF INDIAN BANKING SYSTEM



## **1.3 COMPANY PROFILE**

### **1.3.1 SBI Mission, Vision & Values**

#### **VISION**

- Transforming India by choice of banks.
- My SBI
- First in customer satisfaction

#### **MISSION**

- For facilitating simple, Responsive and to provide Innovative financial solutions.
- To achieve the customer goals by offering different products and services.
- For excellent drive we consume the art technology of state.
- Offering of better services to abroad Indian customers.
- Servicing for country's remoting parts of areas.

#### **VALUES**

- More ethical, transparent and honest in the services.
- Respect to our customers and other fellow associates.
- Driven of Knowledge.
- Politeness
- Sustainability

### **1.3.2 EVALUATION OF STATE BANK OF INDIA**

State Bank of India started in the 19<sup>th</sup> century, with the establishment of bank of Calcutta in 1806. And in 1809, the Bank of Bengal. It is an unique institution and it is the first joint stock bank of British India sponsored by Govt. of Bengal. And later in 1940, the Bank of Bombay, and in 1853 the Bank of Madras were established. These three banks retained their position at 1<sup>st</sup> in modern banking in India till their combining as the Imperial Bank of India in 1921.

### **1.3.3 FOUNDATION SBI**

The foundation of Bank of Bengal has the low or minimum liability in India as joint stock Banking. Bank of Bengal has the decision to issue notes and accepted by public for payment revenues within restricted in the geographical area. This note issue might not only for Bank of Bengal but also for the remaining 2 banks i.e. Bank of Bombay and Bank of Madras. It means gathering to the capital of Banks on which proprietor has belongs to pay any interest.

This concept of deposit banking was also an innovation being accepting money for safeguarding by local bankers had not spread as a general habit as in the most parts of the India. But for a long time 3 presidency banks have the right to issue the notes. Bank notes and govt. balance made up the bulk of huge investible resources of the banks.

### **1.3.4 BUSINESS OF SBI**

Mainly the SBI business was initially, discounting bills of exchange, other negotiable private security, and maintaining cash notes, loan in restricted to Rs.1 lakh and accommodation period for 3 months only. The security is for these loans was public security treasures, jewellerys, plate or goods 'not of a perishable nature' and for these no interest charged above 12%.

Loans against goods like indigo, salt, wooliness, cotton silk goods and opium were also granted but these are only by the way of cash credits gained momentum. Only from 19 century and all commodities including tea, jute and sugar which began to be financed later were either pledged or hypothetical to the bank. Promissory notes were signed by the borrower in the favour of guarantor. Which was in turn endorsed to the bank. Some lendings are prohibited i.e. lending against shares, mortgage of house or land or other real property.

### **1.3.5 IMPERIAL BANK**

The Imperial Bank during the three and a half decades of its existence recorded an impressive growth in terms of offices, reserves, deposits, investments and advances, the increases in some cases amounting to more than six-fold. The financial status and security inherited from its forerunners no doubt provided a firm and durable platform. But the lofty traditions of banking which the Imperial Bank consistently maintained and the high standard of integrity it observed in its operations inspired confidence in its depositors that no other bank in India could perhaps then equal. All these enabled the Imperial Bank to



acquire a pre-eminent position in the Indian banking industry and also secure a vital place in the country's economic life.

When India attained freedom, the Imperial Bank had a capital base (including reserves) of Rs.11.85 crores, deposits and advances of Rs.275.14 crores and Rs.72.94 crores respectively and a network of 172 branches and more than 200 sub offices extending all over the country.

### **1.3.6 FIRST FIVE YEAR PLAN**

In 1951, when the First Five Year Plan was launched, the development of rural India was given the highest priority. The commercial banks of the country including the Imperial Bank of India had till then confined their operations to the urban sector and were not equipped to respond to the emergent needs of economic regeneration of the rural areas. In order, therefore, to serve the economy in general and the rural sector in particular, the All India Rural Credit Survey Committee recommended the creation of a state-partnered and state-sponsored bank by taking over the Imperial Bank of India, and integrating with it, the former state-owned or state-associate banks. An act was accordingly passed in Parliament in May 1955 and the State Bank of India was constituted on 1 July 1955. More than a quarter of the resources of the Indian banking system thus passed under the direct control of the State. Later, the State Bank of India (Subsidiary Banks) Act was passed in 1959, enabling the State Bank of India to take over eight former State-associated banks as its subsidiaries (later named Associates).

The State Bank of India was thus born with a new sense of social purpose aided by the 480 offices comprising branches, sub offices and three Local Head Offices inherited from the Imperial Bank. The concept of banking as mere repositories of the community's savings and lenders to creditworthy parties was soon to give way to the concept of purposeful banking sub-serving the growing and diversified financial needs of planned economic development. The State Bank of India was destined to act as the pacesetter in this respect and lead the Indian banking system into the exciting field of national development.

## BOARD OF DIRECTORS

SI.NO.	NAME	DESIGNATION	UNDER SECTION OF SBI ACT 1995
1	Shri Rajnishkumar	Chairman	19(a)
2	Shri P.K. Gupta	Managing Director	19(b)
3	Shri Dinesh kumarkhara	Managing Director	19(b)
4	Shri Arijit Basu	Managing Director	19(b)
5	Smt Anshula Kant	Managing Director	19(b)
6	Shri Sanjiv Malhotra	Director	19(c)
7	Shri Bhaskar Pramanik	Director	19(c)
8	Shri Basant Seth	Director	19(c)
9	Shri B. Venugopal	Director	19(c)
10	Shri Girish K Ahuja	Director	19(d)
11	Dr. Pushpendra Rai	Director	19(d)
12	Dr. Purnima Gupta	Director	19(d)
13	Shri Rajiv kumar	Director	19(e)
14	Shri Chandan Sinha	Director	19(f)

### 1.3.7 DIFFERENT PRODUCTS OF SBI

<b>DEPOSIT</b>	<b>LOANS</b>	<b>CARDS</b>	<b>DIFFERENT CREDIT</b>
SavingsAccount	HomeLoans	Consumer Cards	SBIInternational cards
Life Plus Senior Citizens Savings Account	LoanAgainstProperty	Credit Card	SBI Gold cards
Fixed Deposits	PersonalLoans	Travel Card	SBI GoldMaster cards
Security Deposits	Car Loan	Debit Cards	Your City YourCards
Recurring Deposits	Loansagainst Securities	Commercial Cards	
Tax-Saver Fixed Deposit	TwoWheeler	Corporate Cards	PartnershipCards
Salary Account	Pre-approved Loans	Prepaid Card	
AdvantageWoman SavingsAccount	Retail Asset	Purchase Card	SBI Employee Cards
Rural Savings Account	FarmerFinance	Distribution Cards	
People'sSavings Account	BusinessInstallment Loans	Business Card	SBI Advantage Cards

### **1.3.8 MERGING WITH OTHER BANKS**

In 1<sup>st</sup> April 2017 the State Bank of India has merged with the six Banks, that is the State of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore and Bharatiya Mahila Bank.

#### **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
- Associates and Subsidiaries

### **1.3.9 COMPETITORS OF STATE BANK OF INDIA**

#### **Top Performing Public Sector Banks:**

- Andhra Bank
- Allahabad Bank
- Punjab National Bank
- Dena Bank
- Vijaya Bank

#### **Top Performing Private Sector Banks**

- HDFC Bank
- ICICI Bank
- AXIS Bank
- Kotak Mahindra Bank
- Centurion Bank of Punjab

#### **Top Performing Foreign Banks**

- Citibank
- Standard Chartered HSBC Bank

- ABN AMRO Bank American Express

### **1.3.10 SWOT ANALYSIS OF STATE BANK OF INDIA**

#### **STRENGTHS:**

- Better domestic position
- It has the very large network in India
- Very strong Capital position
- It has the better goodwill in the market
- Itself it has the separate act. And special privilege
- Strong economic growth would generate higher demand for funds
- It provides a wide variety of services to their customers includes, investment banking, online banking, stock broking and rural banking
- It has the strong brand name among customers
- Strong backing from the government

#### **WEAKNESS:**

- Lack of modernization
- It has the high margin of non-performing assets, repayment of loan issues
- Compared to other private banks and foreign banks the customer waiting period is long
- Loss of market shares, because of delay in technology up-gradation
- Bad debts is the main problem of unable to resolve bad debts and non-repayment of loans

#### **OPPORTUNITIES:**

- Global expansion in that especially in rural areas
- Reduce transaction cost by merging with associated banks
- Restructuring with the challenges of the new financial environment
- Growth of per capita income and indicates a growing economy

- Borrowing capacity of the customer is increasing
- Through the help of technologies that is mobiles, internet, computers the services of online banking is increasing
- Banks become more relevant with demonetisation and digitization, it increase the no. of banks accounts and credit card usage

**THREATS:**

- Threats of cyber will effect on bank image and information theft & security
- Reduce in market shares of SBI, If the consolidation among private banks
- Effect on operation when giving licenses by SBI for new banks
- Foreign banks that have advanced product in their business

**1.3.11 AWARDS AND RECOGNITIONS:**

<b>Sl. No.</b>	<b>Award Name</b>
1	Best Bank in Financial Inclusion Technological Award in 2018
2	Celent's Model Bank Award 2018
3	IBA Banking Technology Award 2018
4	Asian Banker Award 2018
5	Under-served Market penetration Award in 2016
6	Marketing Initiative of the year 2015
7	Best Bank in ASIANMONEY FX POLL 2014
8	Asian Best CSR Practices Award 2013
9	Asian BSFI Award 2013

## FINANCIAL STATEMENTS

**BALANCE SHEET FOR THE FINANCIAL YEAR 2017-18 AND 2016-17**

(Amount in crores)

Particulars	Schedule No.	As on 31-03-2018 (Amt. in rupees)	As on 31-03-2017 (Amt. in rupees)
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	892	797
Reserves and Surplus	2	218236	187489
Deposits	3	2706343	2044751
Borrowings	4	362142	317694
Other liabilities and provisions	5	167138	155235
<b>TOTAL</b>		<b>3454752</b>	<b>2705966</b>
<b>ASSETS</b>			
Cash and Balances with RBI	6	150397	127998
Balances with banks and money at call and short notice	7	41501	43974
Investments	8	1060987	765990
Advances	9	1934880	1571078
Fixed Assets	10	39992	42918,91,79
Other Assets	11	226994	154008
<b>TOTAL</b>		<b>3454752</b>	<b>2705966</b>
Contingent liabilities	12	1162021	1046441
Bills for collection	-	74028	65640
Significant accounting policies	17		
Notes to accounts	18		

**PROFIT AND LOSS A/C AS ON 31-03-2018 AND 2017**

(Amount in crores)

<b>Particulars</b>	<b>Schedule No.</b>	<b>31-03-2018 (Rs.)</b>	<b>31-03-2017 (Rs.)</b>
<b>INCOME</b>			
Interest earned	13	220499	175518
Other Income	14	44601	35461
<b>TOTAL</b>		<b>265100</b>	<b>210979</b>
<b>EXPENDITURE</b>			
Interest expended	15	145646	113658
Operating expended	16	59943	46473
Provisions and Contingencies		66058	40364
<b>TOTAL</b>		<b>271647</b>	<b>200495</b>
<b>PROFIT</b>			
Net profit / (loss) for the year		(6547)	10484
Add: profit brought forward		0.3168	0.3168
Loss of eABs and BMB on amalgamation		(6408)	-
<b>TOTAL</b>		<b>(12955)</b>	<b>10484</b>
<b>APPROPRIATIONS</b>			
Transfer to Statutory Reserve		-	3145
Transfer to Capital Reserve		3289	1493
Transfer to Revenue and other Reserves		(1165)	3431
Dividend for the Current year		-	2109
Tax on Dividend for the Current year		-	306



Balance carried over to Balance Sheet		(15079)	3168
<b>TOTAL</b>		<b>(12955)</b>	<b>10484</b>
Basic earnings per share		Rs.-7.67	Rs.13.43
Diluted earnings per share		Rs.-7.67	Rs.13.43
Significant accounting policies	17		
Notes to accounts	18		

**CHAPTER - 2**  
**CONCEPTUAL BACKGROUD AND LITERATURE REVIEW**

## **2.1 INTRODUCTION ABOUT THE TOPIC**

The term loan means to borrow the amount by one person from another person. From borrower view, it is 'Borrowing' and from Bank view it is 'Lending'. The loans are granted by the banks and its customers and recovered on future date. In this, borrower is the Debtor and the bank is the Creditor. These loans are credits are given for a particular purpose and for a predetermined period and the agreed interest on these loans are payable in instalments.

The term Advance is the credit facility given by the banks. These advances are highly given for short term purposes i.e. for goods purchases to meet other short term liabilities. These advances also repaid as like loans. These are also repayable in instalments within one year. Firms, companies etc. Individuals are highly beneficial for these loans and advances granted by commercial banks. Through these loans and advances the business activities are more effective and these are more helpful for those companies. These loans and advances mainly granting to meet the short and long term needs of that companies or enterprises.

### **Role played by banks in the business world by way of loans and advances as follows:**

(a) Loans and advances can be arranged from banks in keeping with the flexibility in business operations. Traders may borrow money for day to day financial needs availing of the facility of cash credit, bank overdraft and discounting of bills. The amount raised as loan may be repaid within a short period to suit the convenience of the borrower. Thus business may be run efficiently with borrowed funds from banks for financing its working capital requirements.

(b) Loans and advances are utilized for making payment of current liabilities, wage and salaries of employees, and also the tax liability of business.

(c) Loans and advances from banks are found to be 'economical' for traders and businessmen, because bank charge a reasonable rate of interest on such loans/advances. For loans from money lenders, the rate of interest charged is very high. The interest charged by commercial banks is regulated by the Reserve Bank of India.

(d) Banks generally do not interfere with the use, management and control of the borrowed money. But it takes care to ensure that the money lent is used only for business purpose.

(e) Bank loans and advances are found to be convenient as far as its repayment is concerned. This facilitates planning for future and timely repayment of loans. Otherwise business activities would have come to halt.

(f) Loans and advances by banks generally carry element of secrecy with it. Banks are duty-bound to maintain secrecy of their transactions with the customers. This enhances people's faith in the banking system.

## **2.2 LENDING OF MONEY**

The commercial bank lends money in four different ways:

- (a) Direct Loans.
- (b) Cash Credit.
- (c) Overdraft.
- (d) Discounting of bills.

### **a) DIRECT LOANS**

Loan is the amount borrowed from bank. The nature of borrowing is that the money is disbursed and recovery is made in installments. While lending money by way of loan, credit is given for a definite purpose and for a pre-determined period. Depending upon the purpose and period of loan, each bank has its own procedure for granting loan. However the bank is a liberty to grant the loan requested or refuse it depending upon its own cash position and lending policy.

**There are two types of available from banks:**

- (1) Demand loan, and
- (2) Term loan.

**(1) Demand Loan:** - it is a loan which is repayable on demand by the bank. In other words, it is repayable at short-notice. The entire amount of demand loan is disbursed at one time and the borrower has to pay interest on it. The borrower can repay the loan either in lump sum (one time) or as agreed with the bank. Demanded loans are raised normally for working capital purpose, like purchase of raw materials, making payment of short-term liabilities.

**(2) Term loans:** -medium and long term loans are called term loans. Term loans are granted for more than a year and repayment of such loans is spread over a longer period. The

repayment is generally made in suitable instalment of a fixed amount. Term loan is required for a purpose of starting a new business activity, renovation, and modernization, expansion/extension of existing units, purchase of plant and machinery, purchase a land for setting up a factory, construction of a factory building or purchase of immovable assets. These loans are generally secured against the mortgage of land, plant and machinery, building and etc....

#### **b) CASH CREDIT**

Cash Credit is a flexible system of lending under which the borrower has the option to withdraw the funds as and when required and to the extent of his needs. Under this arrangement the banker specifies a limit of loan for the customer (known as cash credit limit) up to which the customer is allowed to draw. There is a limit of cash credit, the banks will permit to withdraw the money by the borrower, when he wants and in a limited sanctioning. These cash credits are generally given for one year on a personal guarantee or tangible assets as security. When the transaction are in good, then only the bank renews these credits at the end of the year and on the customer a/c base the interest will charged. It is a type of lending against pledge or hypothecation of goods. It recovers the loans in case of borrowers fails to repay the borrowed a/c. Pledge is the bailment for security goods to repayment of debt. Hypothecation is one which creates the asset under circumstances in which transfer of position is inconvenient.

#### **c) OVERDRAFT**

It is similar to the cash credit. It is the facility given by the bank to its current account holders to withdraw the money over or above the credit I their account. It is a short term facility and made available for who are operating their bank transaction through cheques. In this the customer of current account holder can withdraw money when he need and repaying in the form of deposit the amount tohisaccount. Generally the interest rates on these overdrafts are high compare to loans. These facilities are more helpful for short term financial needs. And for these facilities there is no documents or securities.

#### **d) DISCOUNTING OF BILLS**

It is also the another way of making available funds to the customers. These bills of exchange are negotiable instruments which facilitates to the debtors to discharge their obligations to the creditors. These arise in commercial transactions in both inland and

foreign trade. With the help of banks the buyers releases their dues by the way of bill of exchange to the seller immediately or agreed period of time. These bills are payable on demand or agreed period. In this the bank will pay the amount to the customer in advance or before due date. And it will charge the specified rate on that bills. In case of when the bill is dishonoured on due amount to the due date, along with interest and other charges debited by the bank to customers account.

### **Nature and security of loans**

To guarantee the security of assets the first and most vital factor considered by a bank is the limit of borrowers to reimburse the measure of credit; the bank therefore, depends basically on the character, limit and budgetary soundness of the borrower. Be that as it may, the bank can scarcely bear to go out on a limb in such manner substantial resource possessed by the borrower. For this situation the borrower neglects to reimburse the credit, the bank can recoup the sum by assaulting the advantages. It can sell the benefits offered as a security and understand the sum.

Thus from the view point of security of loans, we can divide the loans into two categories: (a) secured, and (b) unsecured.

Security of certain benefits charged is made for the advantages of the borrower for bank. This empowers the bank to recoup the levy from the client out of offer continues of the benefits if there should arise an occurrence of the borrower neglects to reimburse the credit. There are different kinds of securities which might be offered against advance without a doubt, yet those are adequate to the banks.

### **The types of securities generally accepted by the bank are the following:**

- Substantial assets, for example, plant and machinery, motor-van, etc.
- Reports of title to goods, like Railway Receipt, Bills of exchange, etc.
- Monetary securities (Shares and Debentures)
- Life-coverage Policy.
- Genuine domains.
- Fixed Deposit Receipt.
- Gold decorations, jewellery etc.

## 2.3 REVIEW OF LITERATURE

1) **Mishkin (2009)**: analysed point out the money related transmission instruments in corporate the financing cost channel, the swapping scale channel the benefit value channel and the credit channel. The loan fee channel is the essential money related transmission in the traditional micro economics model, per example, IS-LM model. Those models hold that fiscal arrangement works through the risk side of bank balance sheet given some level of value stickiness, an adjustment in cash.

2) **Karthikeyan K (2011)**: an investigation of booked business banks in india for the time of 10 years with the reason to examine the size of NPAs, viability of NPA administration and the view of branch supervisors in regards to administration of NPAs. Factual procedures like compound development rates, averages, correlation and component examination have been utilised for the study.

3) **Bhaskaran and Josh (2000)**: presumed that the recuperation execution of co-agent credit establishments proceeds to inadmissible which adds to the development of NPA even after the presentation of prudential regulation. They proposed authoritative and approach remedies to make co-agent credit establishments more effective, beneficial and productive association tuned in to focused business managing an account.

4) **Dutta and Basak (2008)**: recommended that co-agent banks ought to enhance their recuperation execution, embrace new arrangements of automated observing of advances, actualise legitimate prudential standards and sort out consistent workshops to support in the focused savings money environment.

5) **Singla (2008)**: underlined on budgetary administration and analysed the money related position of sixteen banks by considering benefit, capital sufficiency, obligation value and NPA.

6) **Krishna (2003)**: considered in their examination paper, "Execution of Regional Rural Banks in Karnataka. An application of principal components and Discrimination function Analysis" attempted to distinguish the critical separation qualities of the two recognized gathering of Regional Rural banks in the condition of Karnataka. They reasoned that the quantity of workers per branch had most extreme separating energy to the degree of 55%, trailed by measure of borrowings (18%), credit store proportion (14%) and pay to use proportion (13%).

**7) Khan (1994):** In the report entitled “Farm credit Recovery overview report of the Palestinian issue and possible solutions” found pristine credit for the general public and federal banks and other commercial banks have been important to adequately address this need. He reasoned that banks should be exceedingly careful in screening of candidates prior to the dispensing of credit to lessen the non- instalment and need solid weights and checks after the dispensing all together to guarantee the convenient recuperation.

**8) Viswanath (2001):** study of the topic, assumed “Performance land credit co-operative design and excess contributions fault India Analyses” in a period from 1950 -1996, progress through the political action committee of the overall progress, from 2.434 billion rupees extended to 1.4201 trillions rupees, i.e. 587 times sadly, this expansion is related to duty increment over backward.

**9) Dhanabhakym and Kavitha (2012):** Indian financial framework faces a few troublesome difficulties. The choose open segment banks have performed will on the wellsprings of development rate and money related proficiency amid the examination time frame. The old private part banks and the new private segment banks assume a crucial job in showcasing of new kind of stores and advances plans.

**10) Sharma and Sharma (2006):** concentrate dissected the client the experience of urban client banking. This examination discovered that client happy with credit offices, bank condition, routine work strategies, area, financing costs and so on. Also, were disappointed with advance conventions and the advancement through media.

**11) P Geetha Rani (2014):** the training credit program since its inception as been becoming both as far as number of understudies who have taken instruction advances for seeking after advanced education and the measure of instruction advances released. Nevertheless, these financing component of higher education don't seem to improve access and value in the advanced education framework as confirm from the National Sample Survey Organization and Bank information. Given this, with primary trust of the article is to perceive why and how to distinguish the limit dimension of credits that should be changed over into awards; for tending to the goals of access and value and for in a roundabout way encouraging instruction advances to focus on the princely and special for cost recuperation. Appropriately the article explains the justification and the component through which advance can be changed over into grants.



**12) Ram (1996):** he saw that the understudies credit program was very fruitful in Singapore. He seen in such manner that full business, consistent and interest for abilities, work lack and higher monetary comes back to instructive speculations all commensurate to a level of financial advancement if there should arise an occurrence of Singapore.

**13) Sureshchandaretal (2002):** investigation inspected connection between administration quality and consumer loyalty in Indian financial part. These were observed to be free however firmly related. The two builds shift altogether in center administrations, human component, systematization of service delivery, physical assets and social obligation.

**14) SandipKhoshHazra, Dr.KailashSrivatava (2010):** this examination was done to discover the relationship between administration quality consumer loyalty and faithfulness and duty. Seroquel is utilized and the investigation discovers that in private banks measurements of administration quality, conformation and dependability are huge for fulfillment of client, faithfulness and duty. The banks taken varied in these parameters.

**15) Joseph M. et al (1999):** The examination explores job of technology on Australian financial segment and 300 clients for studied. The discoveries recommended that aside from comfort or precision and proficiency e-banking administrations did not co-ordinate with significance rating determined by clients.

**16) Joshua A J, V Moli, P. Koshi (2005):** this investigation assessed looked at administration quality in old and new banks utilizing test size of 480. The investigation discovered that clients were fulfilled in unwavering quality, compassion and cost and for different parameters the distinction among expectations and recognitions were littler than open part banks.

**17) Tilak (1996):** discovered a large number of the contentions made against understudy advances to be substantial in India and in this way he didn't loan support for understudy advances. Understudy advances with no painstakingly detailed arrangement, may influence the entrance and value antagonistically. Indeed, even American urban communities of understudies advances express their trepidation in such manner while saying that understudy advances may prompt in balance of access by limiting interest of minorities in advanced education. He pictured understudy credits as a technique for producing accounts for advanced education than a measure to improve access and value.

**18) Susan M. Wachter and Paul S. Calemhad (1991):** he learned about the network reinvestment and credit hazard; proof from an offerdable individualadvance program. This examination looks at the execution of individual credits begun by a noteworthy depository foundation in Philadelphia under an adaptable loaning program somewhere in the range of 1988 and 1994.

**19) Vincent W. Yao and Eric Rosenblatt and Michael Lacour-Little (2009):** he had learned about the of a kind combined credit informational collection containing data on numerous ordinary acclimating contract advances of extraction choice over the period 2000-2006.

**CHAPTER – 3**  
**RESEARCH DESIGN**

### **3.1 STATEMENT OF THE PROBLEM**

- SBI Branch, Bangalore need to think about the client recognition about the development item given by them to the general population.
- To discover that what is the least demanding rout for giving development item.
- To discover the need of the client and subsequently figure the methodology to level the economy in the general public.
- How the items helping the clients.

### **3.2 NEED FOR THE STUDY**

This project is mainly to know about banks granting loans and advances to the people.

Country is facing the problems of liberalization, privatization and globalization. In order to overcome these problems study of loans and advances is very crucial.

- To comprehend the difficulties and openings in the business.
- To know the prospective areas of investment for the banks in the near future.
- To know the various financial requirements of the individual and corporate borrowers.
- To know the credit facilities bank can provide to assist business needs.
- To study the progress and trends since more and more competitors have entered the market with many features in their services.

### **3.3 OBJECTIVES OF THE STUDY**

- To determine the extent of loans and advances granted
- To examine the bank execution in the matter of credit
- To analyse the loans and advances recovered
- To study the rules governing the process of granting a loan

### **3.4 SCOPE OF THE STUDY**

- It is about customer performance.
- This makes the bank to know current position and future plans.
- The study about various loans and advances and interest rates.

### 3.5 RESEARCH METHODOLOGY

It is the techniques for information representation. Fascinate examination includes overviews and actually discoveries enquire of various types, the motivation behind clear research is representation the condition of issue as an exists at current. In business research we frequently utilize the term trade fact to research for notify the study concentrates on.

### 3.6 DATA COLLECTION TOOLS

Information mainly gathered from both primary and secondary sources.

- **Primary Data:** It is a unique information source are gathered the directly by the specialists for explicit reason or venture.
- Primary information was gathered by the bank authorities.
- **Secondary Data:** It is gathered from the other than primary source, who already gathered the information i.e. yearly reports, cost sheet etc.
  - Secondary data was gathered from published materials, books, websites, balance sheets and records.

### 3.7 STATISTICAL TOOLS

- Trend and Ratio analysis

### 3.8 LIMITATIONS OF STUDY

- The investigation depends on the information of past 5 years only.
- The information for concentrate for the most part dependent on solitary bank.
- As lion's share of the clients are employees of the bank, they may be biased in giving the data.
- The timespan of the research was limited.

**CHAPTER- 4**  
**DATA ANALYSIS AND INTERPRETATION**

## **DATA ON LOANS AND ADVANCES**

### **4.1 SBI SARAL PERSONAL LOAN**

Whenever needed the funds are readily available, in the event that an unexpected get away that you plan with your family or pressing finances required for medical treatment etc. SBI Saral - In such situations personal loans are very helpful.

#### **Advantages of personal loan**

- Interest rates are low. Further, interest rates is charged based on a day by day diminishing balance.
- Low processing fees: just 1%-2% of loan amount.
- There is no administration and hidden costs.
- Security is not required, minimal documentations is enough.
- Not required to pay any prepayment penalties. Because of this the interest burden will reduce and by prepaying the loan can utilize the surplus funds optimally ( if you repay the loan before 6 months the loan amount will charge 1%).
- It has the reimbursement time of as long as 4 years.

#### **Purpose**

The loan will be granted for any legitimate purpose. The advance will be allowed for authentic reason at all. For instance for household and outside movement, medical treatment of self or a family, meeting any monetary obligation, e.g. marriage of son or daughter and settling instructive costs of wards, meeting the edges for buy of advantages.

#### **Eligibility**

Resident Indian of National having ability to reimburse an advance, with the exception of agriculturists.

#### **Loan Amount**

The individual advance point of confinement would be dictated by the salary and reimbursement limit of the candidate. Least Rs.24,000 in metro and urban areas and Rs.10,000 in urban and semi urban areas.

Processing fees is 1% of loan amount + GST.

Maximum: 12 times Net Monthly Income (Salaried and pensioners). 10 lakhs for overdraft

## **Documents required**

- **For salaried individuals**  
Form 16 & recent salary slip
  
- **For existing bank customers**  
Passport size photograph
  
- **For self-employed individuals & professionals**
  - Proof of Professional Qualification.
  - Duplicate of most professional degree held
  - IT returns of last two financial years
  - Official address proof. It include establishment certificate/ telephone bill/ lease deed.

**Interest rate:** 12.15% - 15.15% of interest rate

**Repayment:** credit is repayable in 48 EMIs. Permitted to pay more than the EMI on the off chance that you wish, without pulling in prepayment penalties.

**Security:** Nil.

## **4.2 SBI HOUSING LOAN**

In India SBI home loan is the largest mortgage lender for owning home. It facilitated over 30 lakhs families.

### **4.2.1 SBI Home Loan**

#### **Features**

- Insurance covered free for personal accident
- Concessional premium for optional group insurance by SBI life
- Interest is applied on the basis of balance on daily diminishing
- With concessional rates for govt. employers teachers and other public of oil company employees under 'plus' scheme



- Up to 70 years old prepayment took into account arrangements to fund cost and clients durables as a piece of undertaking cost.
- No top on most extreme advance sum for buy or development of house.
- It has the option of E-banking
- International ATM debit card
- Arrangements for the descending re obsession of EMI in regard of coasting rate who obtain loading credit of Rs.5 lakhs or more.
- Downward recession of interest by 1% or more

### **Purpose**

- To brought an existing house or flat
- To brought or construction of new flat or house
- To renovation, repair, extension or alternation of existing flat or home
- To purchase of a flat of land for building new home
- Takeover of a current advance from other housing finance company or banks.

### **Eligibility**

- 18 years for salaried people and 21 years for self-employed individuals and up-to 70 years
- Income of Rs.1,20,000 p.a. for salaried individuals and Rs. 2,00,000 p.a. for self-employed people.

### **Documents Required**

- Application form with photos.
- Identity and residential address proof
- Salary slip of last 3 months.
- Form 16.
- Salaried credit statement of last 6 months.
- Processing fees 0.35% of loan amount + GST.

### **Repayment**

- Up-to 30 years maximum
- Up-to 70 old, whichever is early
- Interest rate is 8.70% p.a. on loan amount

#### **4.2.2 'SBI-Flexi' Home Loans**

A customized item intended to empower borrowers to support their home credit against troublesome govt. in loan costs. The item gives you a one time is permanent choice to pick one of the three redid mixes of a fixed and skimming loan fee and furthermore to pick the request in which the fixed and coasting rate will be profited. "Minimum Loan Amount: Rs.5 lakhs.

#### **4.2.3 'SBI – Max-gain' Home Loans**

An innovative and customer-friendly product to enable the customers to earn optimal yield on your savings and minimize interest burden on Home Loans, with no extra cost. The loan is granted as an Overdraft facility with the added flexibility for you to operate your Home Loan Account like the SB or Current Account.

The item serves to limit clients premium expense by empowering clients to stop their surplus assets in SBI Max-gain, extraordinarily in the wake of low yields from different stores or venture roads. Most extreme credit ad up to Rs.5 lakhs.

#### **4.2.4 'SBI-Realty' Home Loans**

A completely unique product if the customers are on the lookout for a loan to buy a plot of land for residence production. The loan is to be had for a most amount of Rs.20 lakhs and with a at ease repayment period of up to fifteen years. clients also are eligible to avail another Housing mortgage for production of house on the plot financed above with the gain of going for walks each the loans simultaneously. (house need to be constructed within 5 years from the date of availment of 'SBI-Realty' Housing mortgage).

#### **4.2.5 'SBI-Freedom' Home Loans**

A revolutionary product designed for customers who're in search of a source of finance for a assets they need to put money into without mortgaging the identical. All you need to do is pledge any financial security that you have and you'll get a home mortgage for your dream domestic.It's a must-take for those who do not want to pay stamp duty for mortgage of their property or go through the Hassles of creation of mortgage.You there is an option to take the loan by way of mortgage of the property and pledge financial securities in lieu of margin money.Repayment is highly customized, giving customers the option to repay through regular EMIs or through maturity proceeds of the securities pledged.

#### **4.2.6 Short Term Housing Loan**

Home is where the heart is. At SBI, they know this better than most - the toil and sweat that goes into building/buying a house and the subsequent pride and joy of owning one. This is why their housing loan schemes are designed to make it simple for you to make a choice at least as far as financing goes. No hidden clauses or costs or unnecessary documentation. The loans have the longest tenors and the repayment terms are amongst the most flexible. They offer you a totally transparent process and yes, there is no fine print. They even give you an in-principle approval prior to identifying a house/flat, relieving you of the tension of anticipating the approved amount. Last, but not the least, they have specialized Housing loan branches to serve your needs better. Their newly opened personal banking branches also specialize in this.

#### **4.3 SBI EDUCATION LOAN**

It is a term loan granted by SBI to the students who pursuing higher education in India or abroad.

##### **Courses covered**

Graduation, post-graduation, including technical and professional degree or diploma under UGC govt. / AICTE approved Universities.

##### **Expenses covered**

- Fees for college or hostel
- Laboratory, library, examination fees
- To purchase of equipments, instruments, uniforms, books etc.
- Passage money for abroad studies and travel expenses
- Purchase of computers, laptops for completion of course
- For two-wheeler cost up-to Rs.50,000
- Other any expenses required for completion of that course or study

##### **Loan amount**

- For studies in India- maximum Rs.10 lakhs
- In abroad- maximum Rs.20 lakhs

**Interest rates**

- Loan up-to Rs.7.5 lakhs- 10.55% p.a. and 0.50% concession for girls students
- Above Rs.7.5 lakhs- 10.80% for 1 year

**Security**

- Up-to Rs.4 lakhs – No security
- Up-to Rs.7.5 lakhs – only parent / guardian as co-borrower
- Above Rs.7.5 lakhs- parent / guardian as co-borrower and tangible collateral security

**Margin**

- Up-to Rs.4 lakhs – Nil
- Above Rs.4 lakhs – 5% for Indian studies and 15% for abroad

**Documents Required**

- Identity proof- PAN / passport / voter ID
- Residual address proof- recent copy of electricity bill/ water/ gas/telephone bill or aadhaar card
- For abroad studies – passport must be mandatory
- Proof of admission, scholarship etc.
- Two passport size photographs
- Mark sheet of qualified examination
- If any previous year loan statements from other banks
- Income proof for salaried co-applicant or guarantor
- Last 6 months bank account statements (for salary accounts)

**Repayments**

- Repayment of loan after 1 year completion of course
- Repayment should be within 15 years from govt.

## **4.4 SBI PROPERTY LOAN**

A simple understanding in the application itself and no documentary evidence for end use of the fund to be instead upon. Who are it assesses that is individual of self-employed, professionals and employees and who are NRIs having own residual property or commercial property in the home of their own spouse, parents, sibling and children.

### **Purpose**

- Any personal purpose other speculative purpose.

### **Advantages of SBI**

- Operating are completely in transparency
- Charges of processing is very low.
- No penalties of prepayments.
- You will reduce the loan eligibility and interest burden if you have surplus funds at any time.
- For eligibility of loan you can consider the rental income.
- We can borrow their loan from any branches .It having wide network.
- It has the long repayment period of 60 months up-to 120 months for individuals of salaried with check-off facility.
- Interest rates will charged on the basis of monthly/daily reducing balance method.

### **Eligibility**

- An individual who an employee or a professional, self employed or an assessee of income tax and engaged in agricultural and allied activities
- Salaried net monthly income is in excess of Rs. 12,000 or Rs. 1,50,000 above of the net annual income
- Spouse income will be added when she/ he is a guarantor or co-borrower
- 60 years is the maximum limit for this type of loan

### **Loan amount**

- Minimum Rs.25,000

- Maximum Rs.1 crore - it will be granted when a salaried persons 24 times the net monthly income all deductions including tax deducted at source (TDS) or two times of the net annual income
- This loan will be granted up-to 75% of the value of that property in the market

### **Interest**

- 11.25% p.a. floating interest, if the overdraft of 0.50% above from a current account

### **Repayment**

- Maximum of 60 equal monthly instalments
- For salaried individuals up-to 120 months with check- off facility
- We can made prepayments of the loan if we have surplus funds without any penalty

## **4.5 SBI EASY TRAVEL LOAN**

This SBI Easy travel loan provides you whenever you go for a holiday trips or vacations that you planned with your friends or family, we can get this loan facility from SBI.

### **Advantages**

- Only 1% of the processing charges of that loan amount
- It has the full transparency and there is no administrative or hidden cost
- For this type of loan you need to submit only minimum documents , no need of any security
- This loan don't have any prepayments penalties
- It has 48 months of long repayment period

### **Purpose**

For the purpose of to pay the travel expenses i.e. tickets, hotel for stay, visa, airport tax and other things for basic travel.

### **Eligibility**

- Employee of central/ state govt. or employees of reputed public limited companies or employees of MNC with 2 years service experience

- Minimum 2 years standing of a professional self employer and below 60 years of age limit
- Who are getting premature voluntary retirement or pensioner of PSU/ state or central govt. or public sector banks having age of below 60 years
- Insurance agents/ mutual funds / KVP etc.
- Who is a tax assessee having 3-5 years standing and who's gross annual income exceeds for 2 lakhs
- Who is a trader having cash flows to repay the loan. He can guarantee a third party

### **Loan amount**

- This loan is granted based on income and capacity of repayment of the borrower
- Minimum Rs.24,000
- Maximum 12 times net monthly income for salaried individuals and 1 year net annual income for self-employed professionals
- For pensioners – who is having membership in business community, they will get 1.5 lakhs and 3 lakhs or 1 year net annual profit during the preceding financial year, whichever is less

### **Required documents**

#### **For existing customers:**

- For overseas- copy of passport or visa.
- Copy of train or bus tickets.
- Copy of insurance charges, tickets and other sundry charges etc.,
- Passport size photographs.
- Latest salary slip for salaried employees.
- Form 16 for self-employed professionals and last two years IT returns
- Professional qualification proof.

#### **For new customers:**

- All documents which are required for existing customers and
- Identity proof – residual address proof including home bills.

**Interest rates:**

- 13.75% p.a. floating.

**Repayment:**

- Maximum 48 EMI's.
- No repayment penalties.

**4.6 SBI CAR LOAN**

If you want to buy a car, you can go through the SBI Car Loan Scheme. SBI offers very low interest rates, easy repayment option and complete transparency.

You can borrow this loan from any branches of it. You can apply for this loan to purchase any car as you like.

**Advantages**

- It has the lower processing cost.
- Long period of repayment up to 2years.
- It offers very low interest rates.
- No hidden and administrative cost.
- Complete transparency – it charges interest based on daily reducing balance method.
- In this case of one time road tax, registration fee and insurance premium, and there is no advance EMI.

**Eligibility**

- An individual having the age of 21 to 65 years.
- State or central govt. employees.
- A self employed professional having assessee of income tax.
- A person doing agricultural or allied activities.
- Whose net annual income is Rs.75000 and above,

**Loan amount**

For this car loan there is no higher limit of amount. The limit is based on your repayment capacity. A maximum loan amount 2.5 times of the net annual income can be sanctioned. In



case you married your wife's income also considered Rs.15 lakhs loan amount is subjected to used cars.

### **Documents required**

You need to submit below mentioned documents long with completed application form,

If you are an existing SBI account holder:

- Last 6 months bank statements
- Recent 2 passport photos
- Recent salary slip and form 16- in case of salaried persons
- In case of self-employed and individual and professionals last 2 years IT returns statements

### **Margin**

- Up to Rs.6 lakhs – 15% interest
- Above Rs.6 lakhs – 30% interest
- Processing fee 0.50% of loan amount

### **Repayment**

- Maximum repayment is 7 years
- For old vehicles up to 7 years form the date of original purchase of the vehicle

## **4.7 SBI PENSIONERS LOAN**

This loan is granting for people who are having not more than 72 years of age ,those persons who are central and state govt. pensioners. They can draw their pension through one of those SBI branches and these pensioners can borrow the pensioners loan from SBI bank for meeting their personal expenses. These pensioners can get the loan amount maximum of 18 months pension subject to the ceiling of Rs.14 lakhs.

### **Eligibility**

- All state and central govt. pensioners who are maintaining their accounts in SBI branches.
- The pensioners should not be more than 72 years of age.
- Defence pensioners – armed force including Army, Navy and Air force.

**Purpose**

- To meet their personal expenses

**Loan amount**

Central and State govt. pensioners:

- Minimum Rs.25,000
- Maximum 18 months of pension with ceiling of Rs.14 lakhs

Defence:

- Minimum Rs.25,000
- Maximum 36 months of pension with ceiling of Rs.14 lakhs up to 56 years

**Security**

- The spouse eligible for family pension should guarantee the loan or any other family member or a third party worth the loan amount.

**Interest rates**

- 11.60% of interest

**Prepayment Charges:**

For central and state govt. pensioners:

- Up to 72 years – 60 months
- More than 72 years to up to 74 years- 48 months
- More than 74- 76 years – 24 months

Defence pensioners:

- Up to 56 years -84 months
- More than 56 – 72 years – 60 months
- Any prepayment of EMIs in full or in part and closure of account before the end of term will attract the prepayment charges of 3% on prepaid amount
- No prepayment/ foreclosure charges will be applicable if the account is closed from the proceeds of a new loan account opened under the same scheme

## **4.8 SBI FESTIVAL LOAN**

It is the festive season!!! Is the unavailability of ready funds, dampening the celebrations?

Avail of SBI's Festival Loan and bring back the cheer and celebrate in style!!! Hurry, the gifts and the sweets are waiting.

SBI offers you the unique facility of Festival Loans to help you meet any kind of festival related expenses.

### **SBI Advantage:**

- Low interest rates,
- Low processing charges,
- No hidden costs or administrative charges.
- No security required if check off is available which means minimal documentation something that you had always wanted.
- No prepayment penalties.

### **Purpose**

- To meet any kind of festival related expenses.

### **Eligibility**

You are eligible to avail a Festival Loan if you are:

- An Employee of Govt., PSUs, profit making public/private limited companies/institutions etc. with a minimum of 2 years service OR
- Self-employed person with minimum 3 years standing/experience OR
- A person having regular source of income from verifiable channels like Pension and interest from TDRs/NSCs/Govt. Securities etc.
- You have a net monthly income of Rs.3000/- and above.
- Your spouse's income can also be considered in calculating the loan amount provided he/she guarantees the loan or the loan is taken jointly

### **Loan Amount**

Your festival loan limit would be determined by your income and repayment capacity.

- **Minimum:** Rs.5000/-
- **Maximum:** 4 times your Net Monthly Income, subject to a ceiling of Rs.50,000/-.

### **Documents Required**

- Passport Size Photograph
- Proof of official address for self-employed individuals and professionals. This can include shop and establishment certificate/Lease deed/Telephone Bill.
- Latest Salary Slip and Form 16, in the case of salaried persons IT returns for the last two financial years, in the case of self-employed individuals and professionals

**Margin :** NIL

### **Processing Fee**

- 1% of loan amount + applicable Service Tax

### **Prepayment Charges:**

- Any prepayment of EMIs in full or in part and closure of account before the end of term will attract the prepayment charges of 3% on prepaid amount
- No prepayment/ foreclosure charges will be applicable if the account is closed from the proceeds of a new loan account opened under the same scheme

## **4.9 LOANS AGAINST SHARES AND DEBENTURES**

### **Purpose**

- Whilst the patron wishes urgent cash but doesn't desire to sell or liquidate his preserving of stocks
- Leverage his investments in shares, debentures, public region bonds and government securities for loans to fulfill unexpected expenses. The customer want not leave out on the subsequent stock marketplace growth.
- Avail of loans up to Rs.20 lakhs in opposition to your stocks/debentures to allow you to fulfill contingencies, personal wishes or maybe for subscribing to rights or new problem of shares.
- Be aware: loan are not sanctioned for
  - Speculative purposes
  - Inter-corporate investments or

- Obtaining controlling interest in corporation/corporations.

**Advantages:**

- Low interest quotes. in addition, we fee hobby on a daily lowering stability.
- Low processing costs; best 1% of loan amount - evaluate with 1-3% of others.
- No hidden prices or administrative costs..
- No prepayment penalties. Reduce your hobby burden and optimally utilize your surplus funds through prepaying the loan.

**Eligibility:**

- This facility is available to the prevailing character clients enjoying a robust courting with SBI. This mortgage may be availed either singly or as a joint account with spouse in 'either or Survivor'/Former or Survivor' mode. it is supplied as an Overdraft or demand loan.

**Loan Amount:**

- You can avail of loans up to Rs.20 lakhs against your shares/debentures.

**Documents Required**

you will be required to put up a declaration indicating:

- Information of loans availed from different banks/ branches for acquiring stocks/ debentures.
- Information of loans availed from other banks/ branches against safety of shares/ debentures

**Margin:**

- You will want to offer a margin amount of fifty% of the winning market prices of the shares/ non-convertible debentures being provided as safety. (The market prices talk to the prices within the stock Exchanges as stated in the economic instances.)

**Interest:**

- 0.25% below SBAR Floating i.e. 10.50% p.a.

**Repayment Schedule:**

- To be liquidated in most period of 30 months through a suitable lowering DP programme. In case of a default or if the amount is over Rs.20 lakhs, the stocks/debentures may be transferred within the name of the financial institution.

**Security:**

- Pledge of the d-mat shares/debentures towards which overdraft is granted.

**4.10 LOAN FOR EARNEST MONEY DEPOSIT**

This product addresses the financial requirements in the direction of Earnest cash Deposit to book residential plots/constructed-up houses/flats being sold through government. Housing organizations, city development authorities like PUDA, HUDA and Housing forums.

**Scheme highlights**

- Easy availability of mortgage with minimum documentation.
- Option to repay this loan from the proceeds of Housing mortgage availed from SBI interest carried out on every day diminishing basis.
- No administrative fees or software charge.

**Eligibility**

- Minimum age 21 years as at the date of sanction.
- Regular supply of profits.

**Maximum Loan Amount**

- Rs.100,000.
- 90% of utility money, or
- 10 times internet month-to-month profits of the applicant

Whichever is the least, situation to the subsequent:

- One man or woman may be financed handiest for one application at any point of time
- In case of programs in more than one call, incomes of all the candidates may be taken
- under consideration

**Security**

- Third party guarantee top for the loan amount.

- Tangible security inside the shape of NSCs/ IVPs/ TDRs/ LIC coverage/ SBI lifestyles policy and so forth, covering at least 50% of the mortgage quantity.
- Tangible protection clause waiver taken into consideration in recognize of everlasting personnel of reputed public/ non-public region groups, wherein test-off is available.

### **Repayment**

- In case of unsuccessful applicants - on receipt of refund from the Housing Board/ urban improvement Authority.
- In case of successful candidates - lump sum repayment of the loan out of Housing mortgage availed from us for purchase of house allotted to you or for construction of residence on the plot allocated.
- No penalty for prepayment.

### **Interest rate**

- 1% above SBAR, effective interest rate at present is 11.25% p.a.

### **Processing Fee**

- 0.5% of the loan amount (minimum Rs.100)

### **Disbursement**

- The loan would be disbursed by using issuance of draft/ banker's cheque favouring the concerned government organization.

### **Documents**

- Letter of allotment from the concerned Housing Agency, Urban Development Authority or Housing Board
- Photograph
- Proof of Identity
- Electorate' I-card/ Passport/ driving License/ PAN Card etc.
- Evidence of house
- Passport/ driving License/ PAN Card/ Ration Card
- Some other satisfactory evidence of house
- Evidence of earnings
- No longer required if the applicant is maintaining an account with us

## 4.11 SBI SCHOLAR LOANS

This loan granted by SBI to the higher education in select premier institutions of the country. If you are enrolled in any of the Elite Medical, best Engineering or top B-Schools, State Bank of India has a tailor made loan scheme to offer which is christened as SBI Scholar Loans.

### List of institutions are as under:

1	IIT, Kanpur	2	IIT, Delhi
3	IIT, Mumbai	4	IIT, Chennai
5	IIT, Guwahati	6	IIT, Roorkee
7	IIT, Kharagpur	8	BITS, Pilani
9	Anna university, Chennai	10	Delhi college of Engineering, Delhi
11	IISc, Bangalore	12	IIM, Ahmedabad
13	IIM, Bangalore	14	IIM, Kolkata
15	IIM, Lucknow	16	XLRI, Jamshedpur
17	Jamnalal Bajaj, Mumbai	18	FMS, Delhi
19	IIM, Indore	20	IIM, Kohzhikode
21	SP.Jain, Mumbai	22	NITIE, Mumbai
23	MDI, Gurgaon	24	XIM, Bhubaneswar
25	NMINS, Mumbai	26	IIT-SJSOM, Mumbai
27	AIIMS, Delhi	28	Christian Medical college, Vellore
29	AFMC, Pune	30	JIPMER, Pandicherry

### Features

- 100% financing
- No processing fees
- Quick sanctioned at designated campus branch

### Eligibility

- Must be an Indian.
- Admission for professional or technical organization via front test or choice process.



## **Documents required**

Documents should be submitted along with a loan application form:

Student applicant:

- Identity proof – PAN/ passport/ driving license etc.
- Proof of residual address
- Academic records or documents – 10<sup>th</sup> , 12<sup>th</sup> , Graduate results – semester wise
- Proof of admission
- Statement of cost study
- 2passport size photos

Employees:

- Income proof for salaried co-applicant
- Salary slip , Form 16, 2 years IT returns
- 6 months bank account statements

Self-employed:

- Business address proof
- IT returns of 2 years
- TDS certificates

## **Loan amount**

- Minimum Rs.7.5 lakhs
- Maximum Rs.40 lakhs –with tangible collateral of full value and parent guardian as co-borrower

## **Repayment**

- Repayment within 15 years after the course completion + 12 months

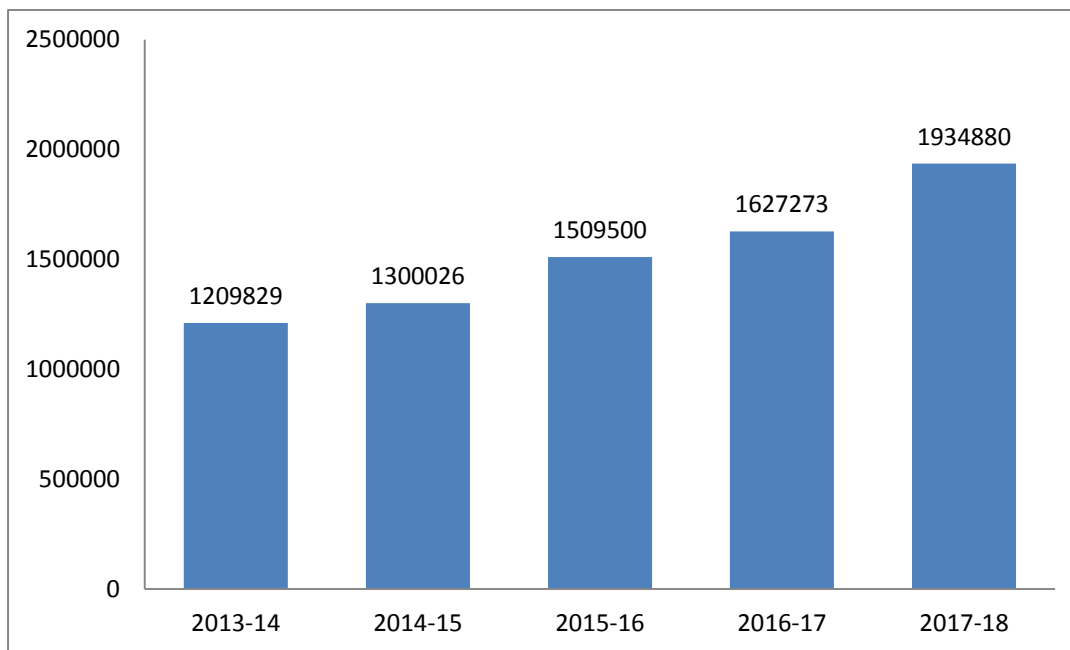
## **Interest**

- 10.45% up to Rs.7.5 lakhs
- 10.80% above Rs.7.5 lakhs

## 4.12 DATA ANALYSIS AND INTERPRETATION

### 1) Total Loans and Advances sanctioned by the State Bank of India:

Year	Loans and Advances (Amount in crores)
2013-14	12,09,829
2014-15	13,00,026
2015-16	15,09,500
2016-17	16,27,273
2017-18	19,34,488

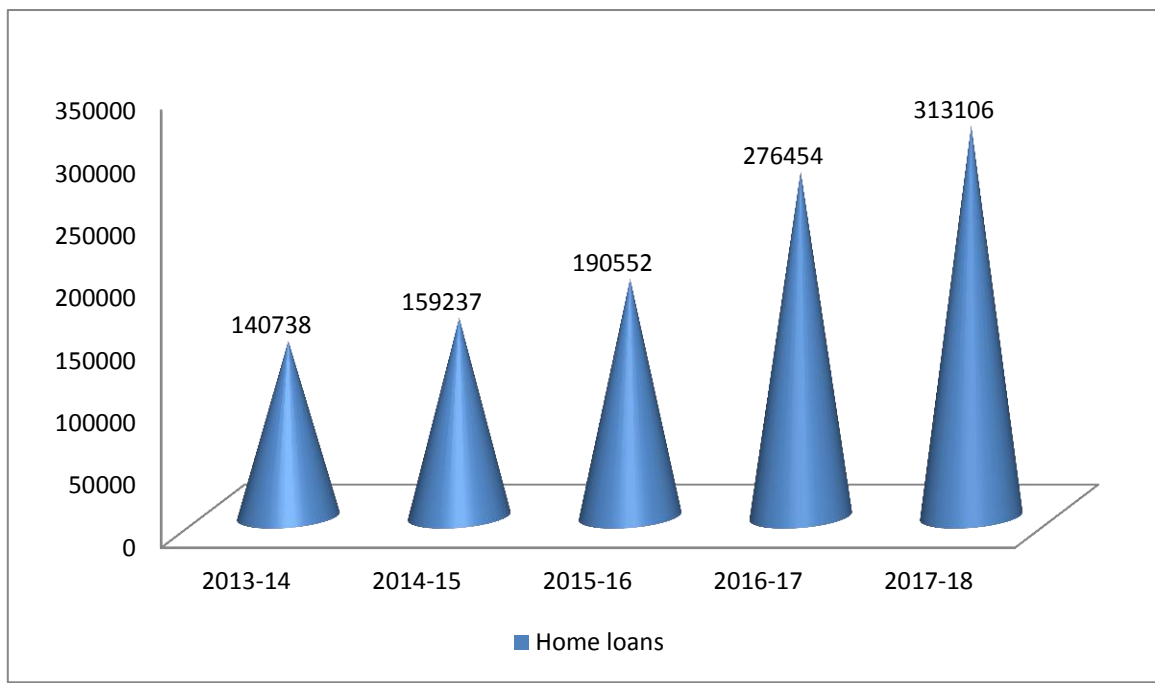


### Interpretation:

From the year 2014-15 the loans and advances has been increased by 7.45%. In the year 2015-2016 increased by 16.11%. In year 2016-2017 increased by 7.80%. And in the year 2017-2018 increased by 18.90%. In the above chart we can see that there's a fast growth in loans and advances that indicates the nation financial institution of India is assisting the economic needy human beings with the aid of imparting loans and advances at the low price of interest.

## 2) Total Home loans sanctioned by SBI:

Year	Loan Amount (in crores)
2013-14	140738
2014-15	159237
2015-16	190552
2016-17	276454
2017-18	313106

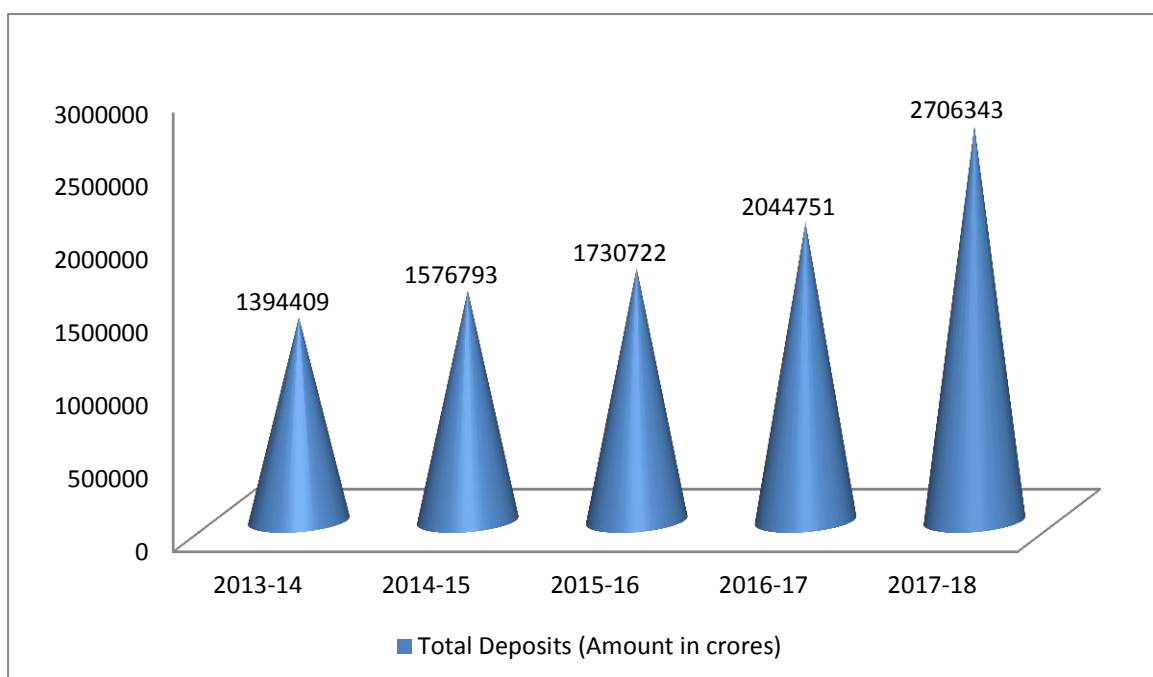


### Interpretation:

From the above graph we can understand that, the state bank of India providing more home loans to their customers. In this from the year 2014-15 there is a increased of Rs.18499crores. In the year 2015-16 increased Rs.31315 crores, in the year 2016-17 again increased Rs.85902 crores, and in the year 2017-18 it increased to Rs.36652 crores. So we can see that the increasing in home loans of SBI by every year, because of it provides home loans in a low rate of interests.

### 3) Total Deposits of SBI:

year	Total Deposits (Amount in crores)
2013-14	1394409
2014-15	1576793
2015-16	1730722
2016-17	2044751
2017-18	2706343



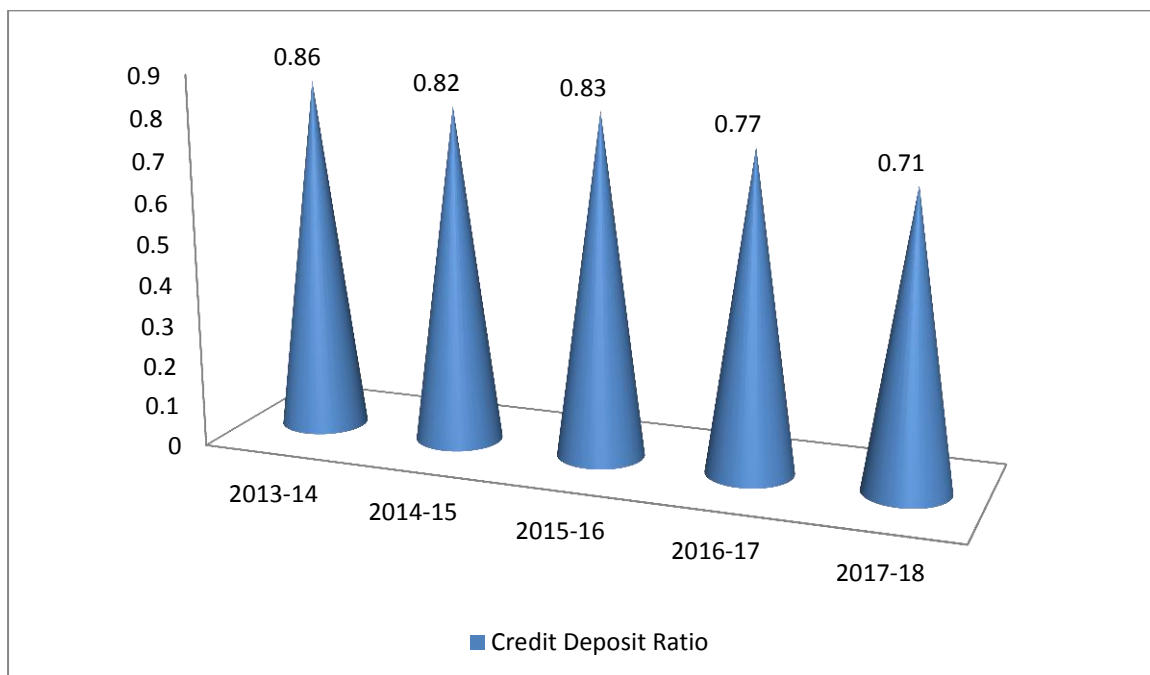
### Interpretation:

From the year 2014-15 SBI deposits are increased Rs.1576793 i.e. 13.07%, in the year 2015-16 increased Rs.1730722 i.e. 9.76%, and in the year 2016-17 it is increased Rs.2044751 i.e. 18.14%, and in the year 2017-18 it increased Rs.2706343 i.e.32.35%. we can clearly understand that the rapid growth in the SBI deposits.

## 4.13 RATIO ANALYSIS

1) **CREDIT DEPOSIT RATIO:** CDR= Total Loans or Credit/ Total Deposits

Year	Credit/ Advances	Deposits	Credit Deposit Ratio
2013-14	1209829	1394409	0.86
2014-15	1300026	1576793	0.82
2015-16	1463700	1730722	0.83
2016-17	1571078	2044751	0.77
2017-18	1934880	2706343	0.71

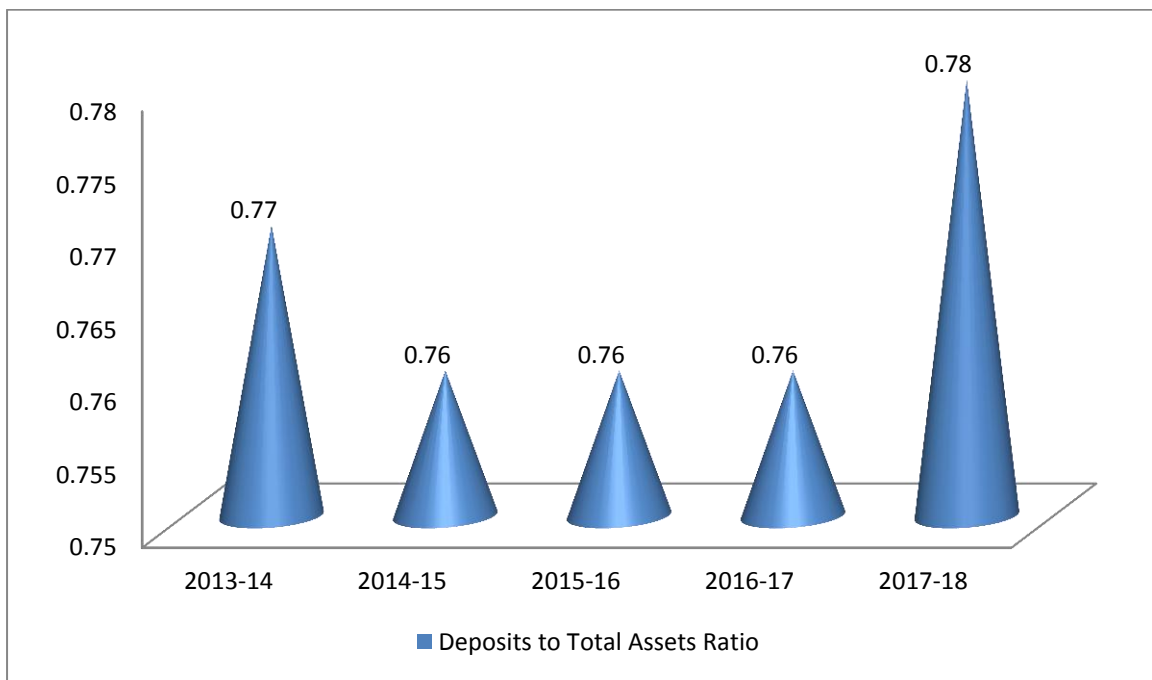


### Interpretation:

The credit deposit ratio in the year 2013-14 is 0.86, 2014-15 is 0.82, 2015-16 is 0.83, 2016-17 is 0.77 and 2017-18 is 0.71. The average credit deposit ratio of SBI over the study period was 0.80. It indicates that out of every 100 deposits, Rs.80 being lent and hence it is clear that the SBI may not have enough liquidity to cover any unforeseen fund requirement.

**2) DEPOSITS TO TOTAL ASSETS RATIO: DTA=Total Deposits/ Total Assets**

Year	Deposits	Total Assets	Deposits to Total Assets Ratio
2013-14	1394409	1792235	0.77
2014-15	1576793	2048080	0.76
2015-16	1730722	2259063	0.76
2016-17	2044751	2705966	0.76
2017-18	2706343	3454752	0.78

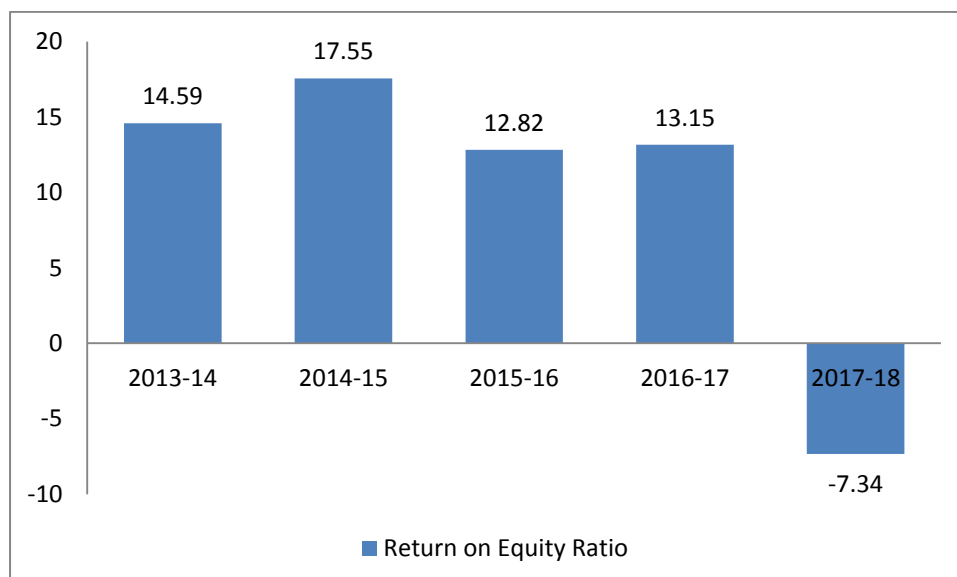


**Interpretation:**

The average Deposit to total assets ratio of SBI during the study period was 0.77. the maximum is 0.78 in year 2017-18 and minimum is 0.76 in the year 2014-15, 2015-16, and 2016-17. As this ratio establishes the extent of the bank's assets being funded by Deposits. It is clear that around 76% of total assets is being funded by Deposits.

### 3) RETURN ON EQUITY RATIO: $RER = \text{Net Income} / \text{Equity Capital}$

Year	Net Income	Equity capital	Return on Equity Ratio
2013-14	10891	747	14.59
2014-15	13101	747	17.55
2015-16	9951	776	12.82
2016-17	10484	797	13.15
2017-18	(6547)	892	-7.34

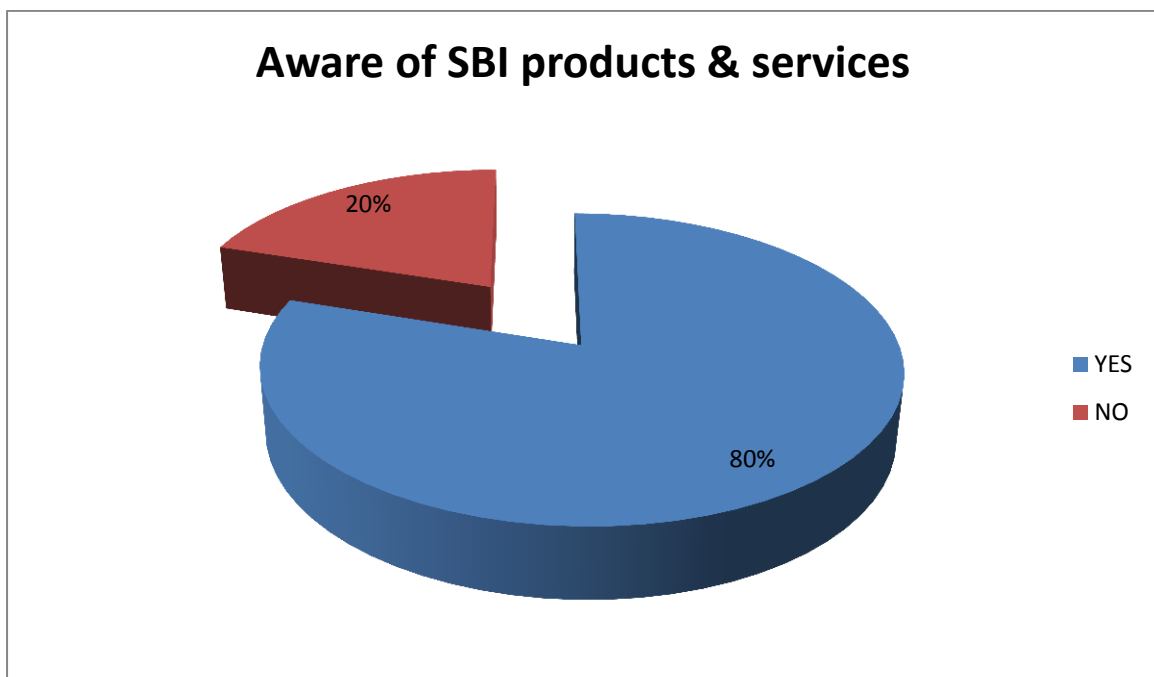


#### **Interpretation:**

The average returns on equity ratio of SBI during the study period have registered as 10.15. The maximum ratio was 17.55 in the year 2014-15. And in the year 2017-18 it was fell down to -7.34 and it indicates that the return on capital is low. The SBI faced the loss in the year 2017-18. When the return on equity is higher it will be better for the bank otherwise it will be bad effect to the bank. The equity shareholders can't get better returns on their capital.

**Q1: Are you aware of products and services provided by SBI?**

	No. of Respondents	Percentage(%)
Yes	32	80%
No	8	20%
Total No. of People	40	



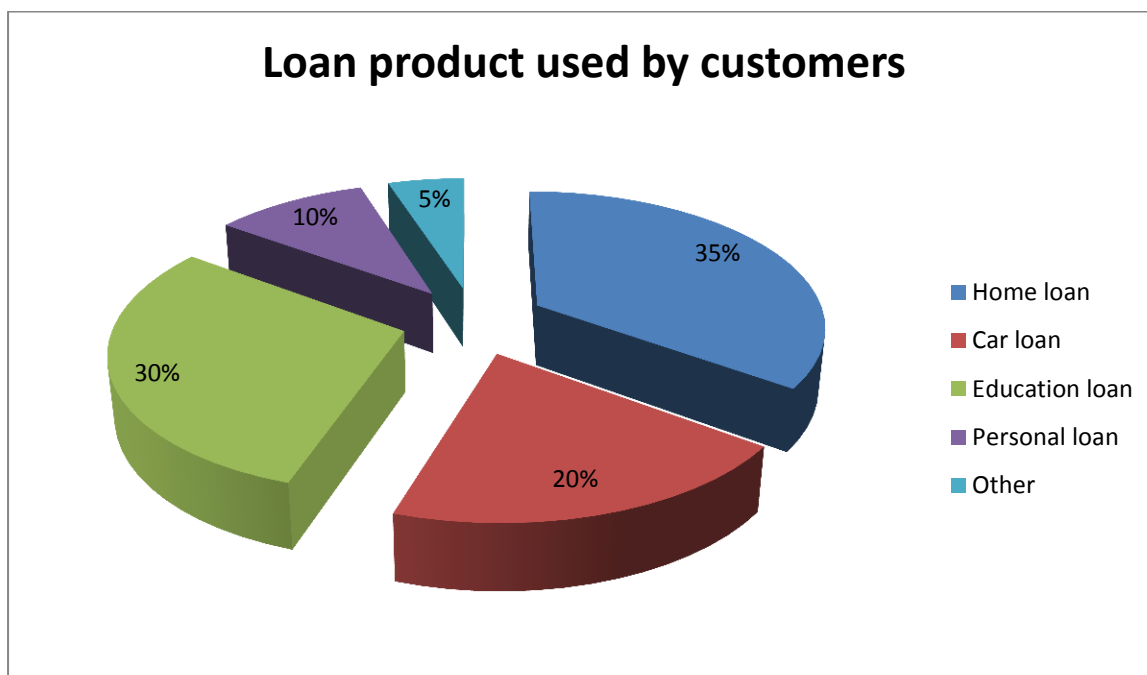
**Interpretation:**

From the above data it is clear that is 80% of the people of the Bangalore have the idea about the products and services of SBI. And the remaining 20% of the people have the idea about the product they are using. These people are typically from rural areas.



## Q2: Which loan product of SBI you have used?

Different loans	No. of Respondents	Percentage(%)
Home Loan	14	35%
Car Loan	8	20%
Education Loan	12	30%
Personal Loan	4	10%
Other	2	5%
Total No. of People	40	

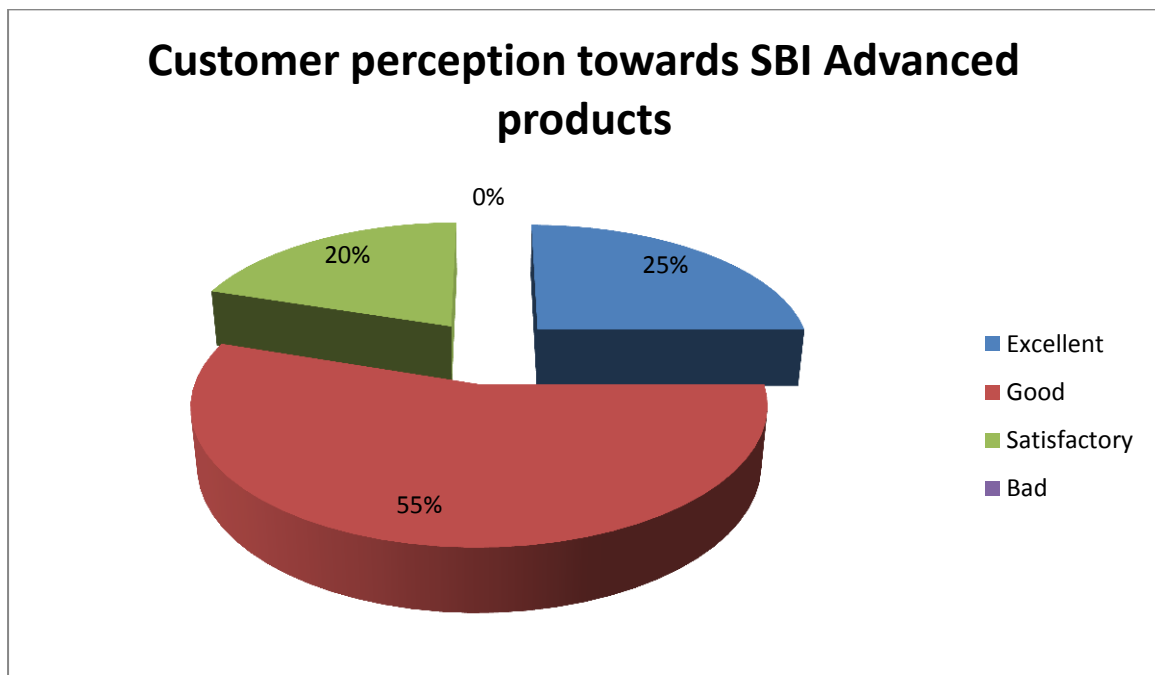


### Interpretation:

From the sample size of 20 people, 35% (7) of the people are using the SBI Home loans, 20% of people using car loan, 30% of people took education loan, 10% of people using personal loan and 5% is using other loans of SBI. Some people are took 2 types of loans like education loan and car loan.

**Q3:What do you feel about the services provided by the SBI in Advance products?**

	<b>No. of Respondents</b>	<b>Percentage(%)</b>
Excellent	10	25%
Good	22	55%
Satisfactory	8	20%
Bad	0	0%
Total No. People	40	

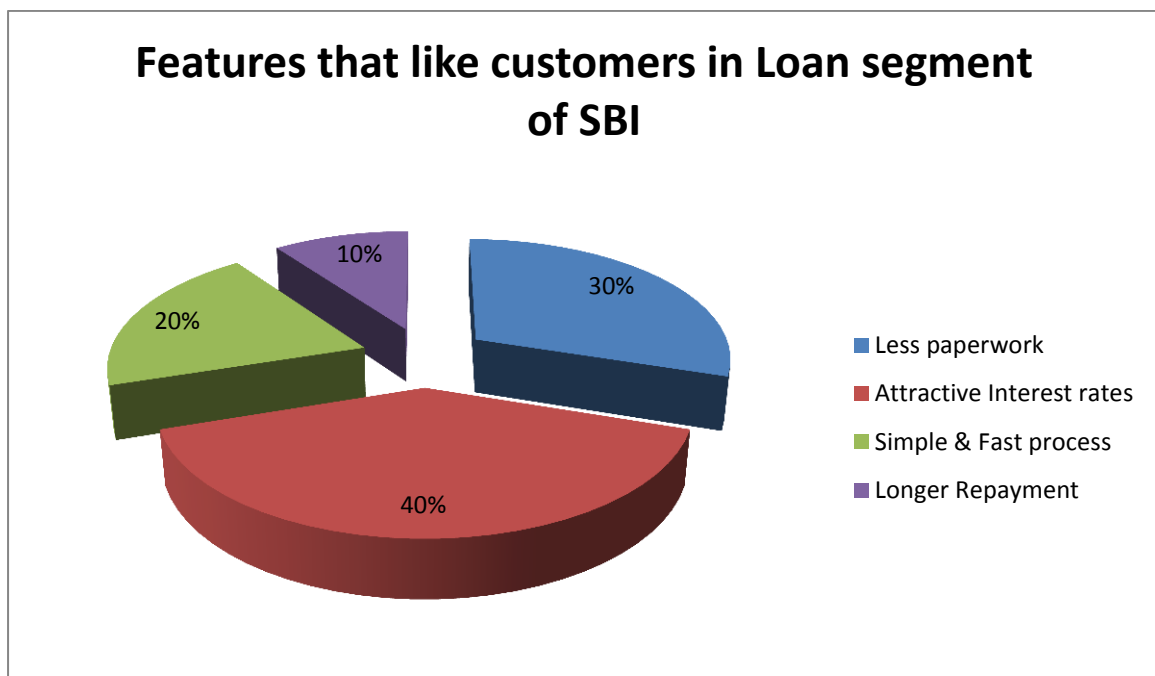


**Interpretation:**

The people are using different products and services of the SBI, and the sample of 20 people the 25% people are giving excellent feedback, 55% of the people are gave good, 20% of the people are satisfactory. In this there is no one is giving bad feedback about SBI products and services.

#### Q4: Which feature do you like in SBI loan segment?

	No. of Respondents	Percentage (%)
Less Paper Work	12	30%
Attractive Interest Rates	16	40%
Simple & Fast Process	8	20%
Longer Repayment	4	10%
Total No. of People	40	

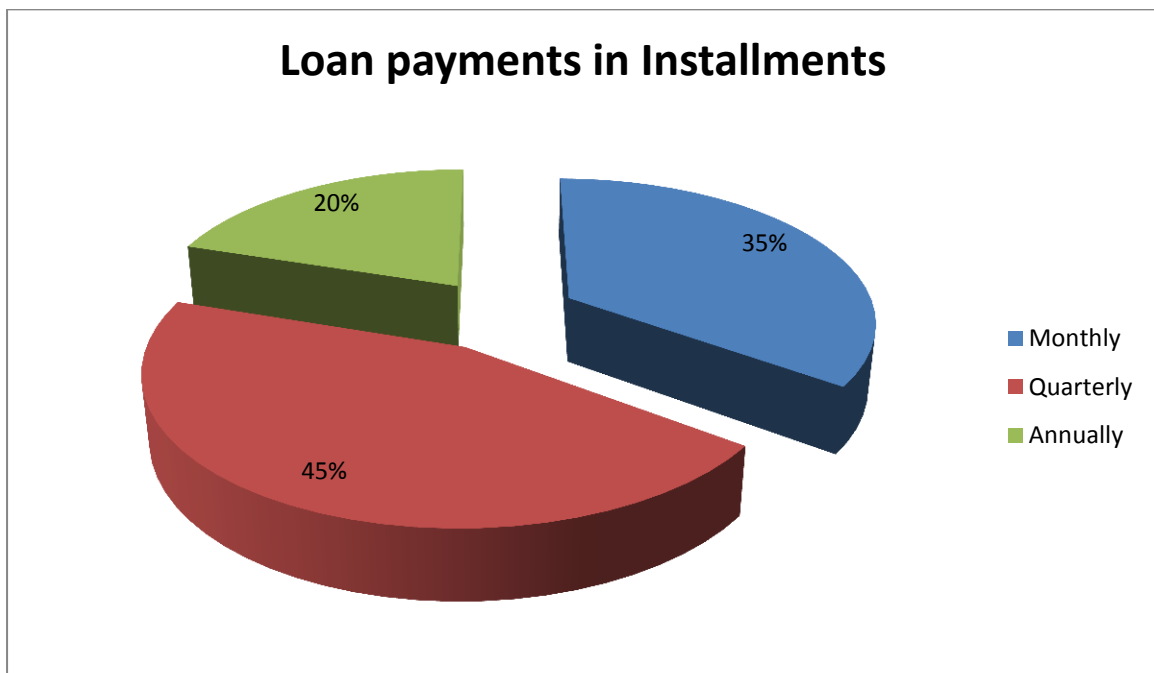


#### Interpretation:

From the above we can understand that the features that like customers in loan segment of SBI. In that 30% are like the less paper work, 40% are like the attractive interest rates given by SBI, 20% are for the simple and fast process and 10% people are like the longer repayment given by the SBI.

### Q5: How do you prefer to pay your Loan Instalments?

	No. of Respondents	Percentage (%)
Monthly	14	35%
Quarterly	18	45%
Annually	8	20%
Total No. of People	40	

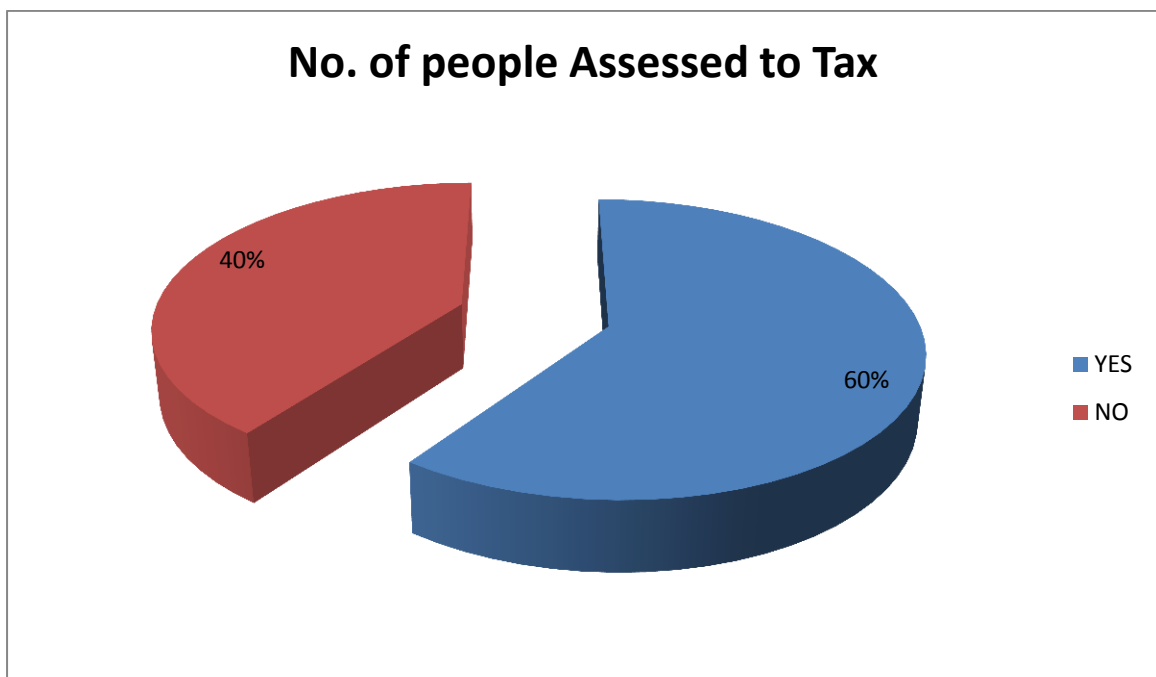


#### Interpretation:

From the above the people are pay their instalments on their loan in different periods. 35% people are prefer to pay the instalment in monthly basis, 45% of the people are like to pay the instalments in quarterly and 20% of people are interested to pay in annually.

### Q6: Are you Assessed to Tax?

	No. of Respondents	Percentage (%)
Yes	24	60% (12)
No	16	40% (8)
No. of People	40	

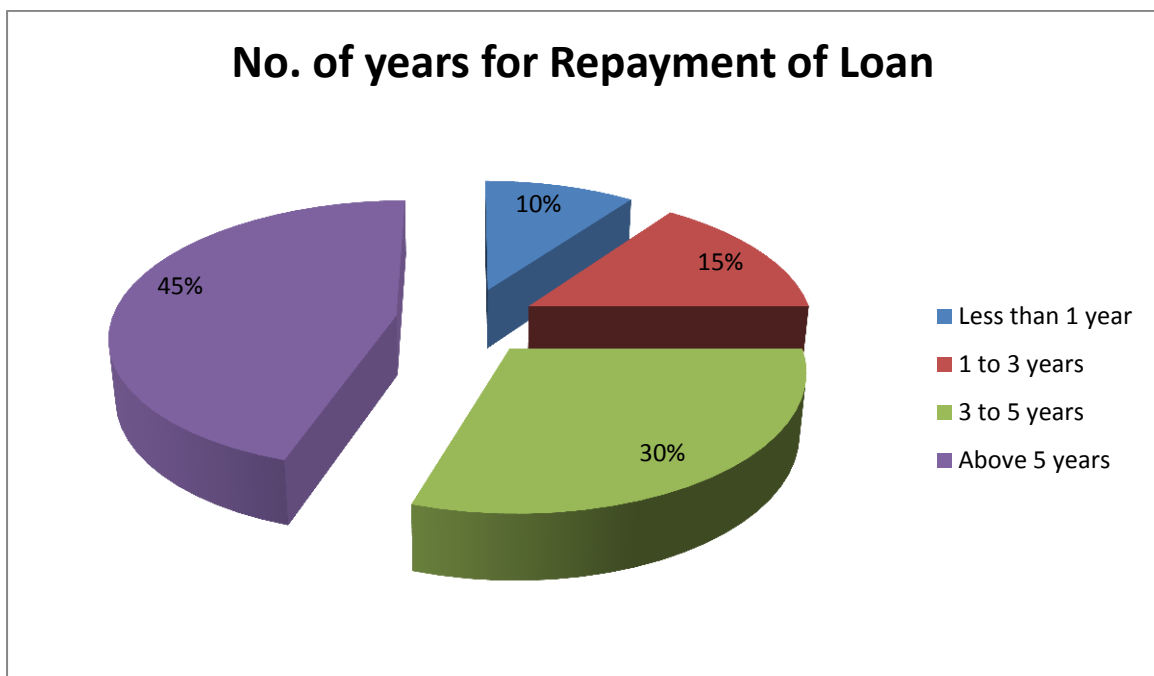


### Interpretation:

In this survey we were given to realize that 60% of the humans are assessed to TAX and helps in boom of the country's economy. 40% of human beings aren't assessed to TAX. From this we were given to recognise that there may be extra Tax payer in Bangalore.

**Q7: For how many years do you want to avail Loan?**

Period	No. of Respondents	Percentage (%)
Less than 1 year	4	10%
1 to 3 years	6	15%
3 to 5 years	12	30%
Above 5 years	18	45%
No. of People	40	

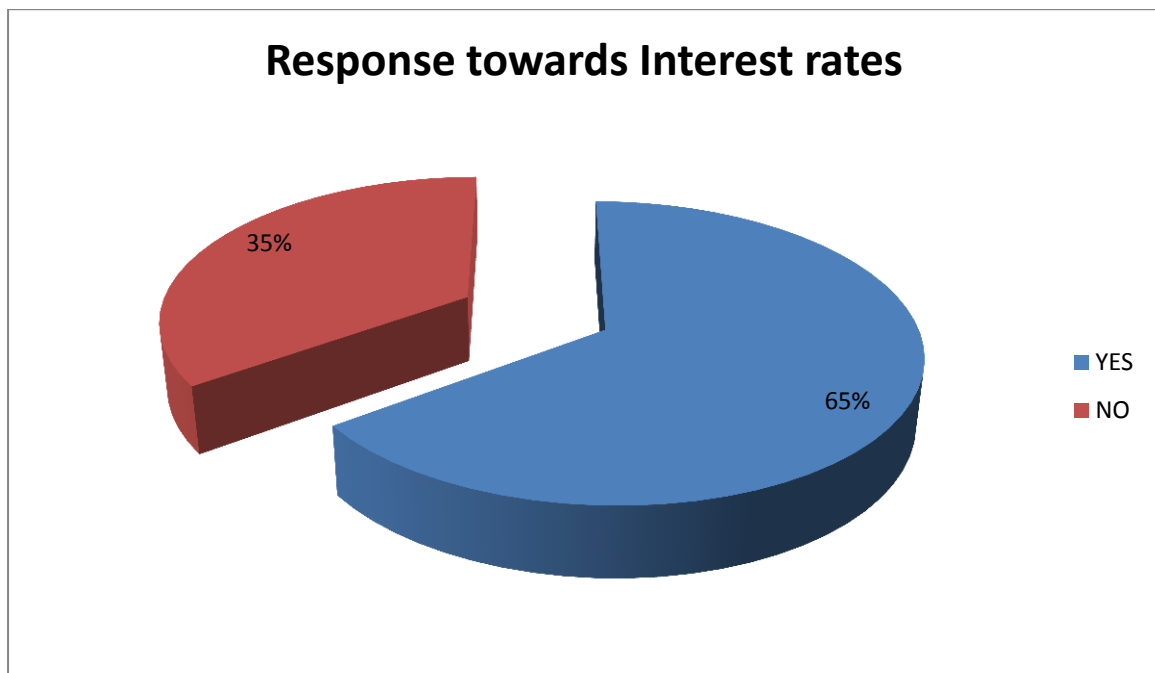


**Interpretation:**

From this we get to know that 10% of people like to repay their loan within 1 year, 15% of people like to repay within 1 to 3 years. And 30% person who took small business loan they prefer More than 3 to 5 years. And 45% of people who Home loan like to repay the loan amount in above 5 years.

**Q8: Is the rate of Interest on Loans are very low of SBI compared to other banks?**

	<b>No. of Respondents</b>	<b>Percentage (%)</b>
Yes	26	65%
No	14	35%
No. of People	40	

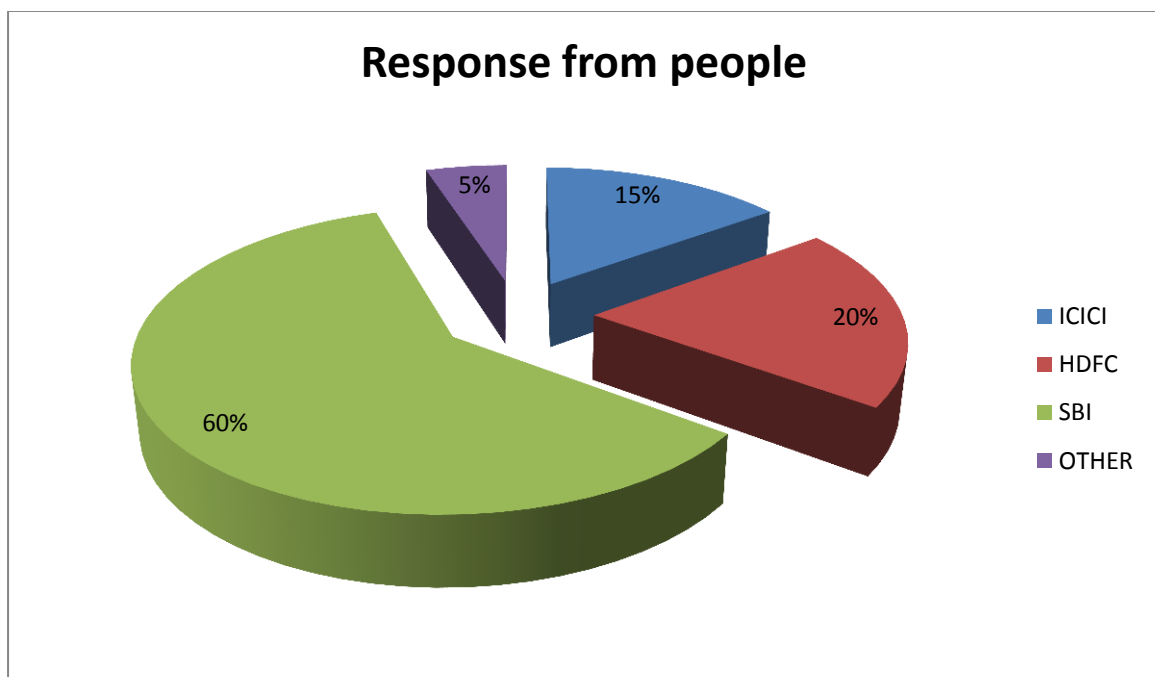


**Interpretation:**

From the above we can understand that the 65% of the people are think that the interest rates of the SBI on loans is low comparing to other banks. But only 35% of the people is think negative through this sample.

**Q9: On which bank you depend for your regular transactions?**

Banks	No. of Respondents	Percentage (%)
ICICI	6	15%
HDFC	8	20%
SBI	24	60%
Other	2	5%
No. of People	40	



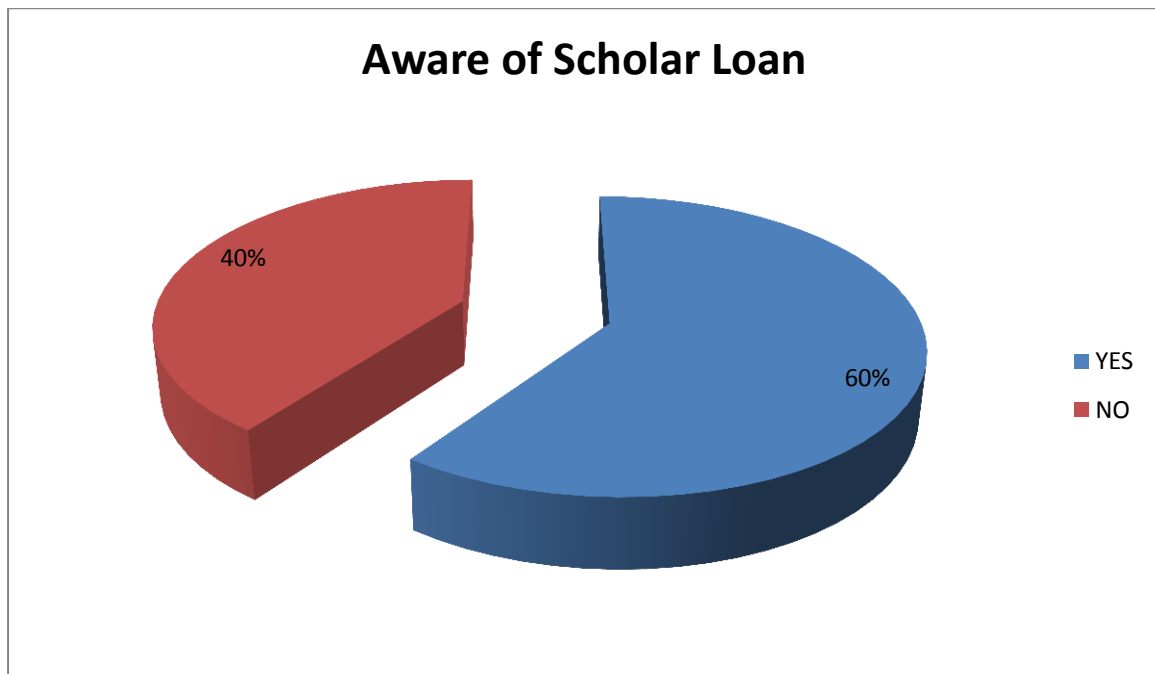
**Interpretation:**

It's been discovered that approximately 60% correspondents are using the carrier of SBI for their daily transaction, round 15% of humans are using ICICI financial institution for his or her transaction and best 20% of humans are using HDFC & 5% other bank provider respectively in Bangalore. It additionally indicates that SBI have the highest market role in Bangalore as according to my pattern.



**Q10: Are you aware of the new product of ‘SCHOLAR LOAN’ which offers by SBI?**

	<b>No. of Respondents</b>	<b>Percentage (%)</b>
Yes	24	60%
No	16	40%
No. of People	40	



**Interpretation:**

In this sample size this shows that the people are not much aware of new product of loan. 60% of people are aware of new loan product and around 40% of people are not aware of such product. Most of the people know the Scholar loan of State Bank of India.

**CHAPTER-5**  
**FINDINGS, SUGGESTIONS AND CONCLUSION**

## **FINDINGS:**

- From this project it is found that SBI advance product having the 1<sup>st</sup> place in the market at Bangalore, there is a great opportunity to compete with ICICI Bank & to retain its customer by fulfilling the requirement of customer in SBI advance product.
- In this project it is found that the sanctioning of loans and advances are increased by the bank every year. And it is providing these loans and advances at a low interest rates.
- From this project the deposits of the state bank of India is increasing by every year.
- It's been located that about 80% correspondents are using advance manufactured from SBI and 20% aren't using any sort of increase made from SBI in Bangalore.
- All of SBI customers are glad with the services supplied by using the financial institution.
- Many of these clients satisfied with the low hobby price and longer repayment length of the advance product.
- Most of the clients at Bangalore favour to take mortgage from SBI.
- Approximately 25% of increase product users stated that the service of SBI in advance product is exceptional.
- A reaction from customer care is so clean & appropriate.
- Many customers have no time to call customer care in order that they're no longer able to understand about the service & functions of SBI develop product.
- Most clients are shifted from different bank's boost product to SBI because of hidden costs, high hobby rate, less reimbursement duration.
- Government employees are extra situation than personal personnel for enhance product.
- In 2017-18 the SBI is facing the net loss of Rs.6547 crores.
- The equity shareholders not getting better returns on their capital in the year 2018.

## **Reasons for highly use of SBI Advance Product:**

- much less Paper paintings
- attractive hobby charges
- Transparency
- simple & speedy Processing
- Longer compensation duration
- short Processing

## **SUGGESTIONS:**

- Purchaser recognition software is needed in order that more people must attract toward strengthen product.
- If there are any kind of hidden prices than that must disclose to consumer earlier than giving loan to them.
- SBI ought to take feedbacks of clients regarding capabilities & services.
- SBI need to take some steps so that customers can get their loan in time. Like cellphone verification with the aid of client care that one customer is were given their mortgage on time or not. It ought to be earlier than a sure date so vital steps can be taken.
- SBI need to greater problem about physical verification as opposed to cellphone verification so it'll keep away from fraud or cheating.
- SBI client care should extra subject about the quickest settlement of client troubles.
- Before deducting or charging any financial rate SBI have to discuss with customer.
- The bank must growth the period for repayment of mortgage.
- SBI need to awareness on Segmentation based on customer know-how Product imparting primarily based on customer demand.
- Boost product promoting retailers should now not give any kind of wrong information regarding increase product.
- It is the duty of the bank to disclose all the cloth information regarding develop product, like interest charged, compensation duration, different forms of prices, etc.

## **CONCLUSION:**

From the analysis component it is able to be finish that the clients have an amazing reply toward SBI increase merchandise. SBI is in 1st function having massive wide variety of customers and offering right offerings to them. The bank has a wide client base, so the financial institution have to concentrate on this to preserve those customers.

In gift situation SBI is the largest advance product issuer in India. Within a totally short period of time the fulfillment made by using SBI is super, what a everyday financial institution can't expect, but it's miles being carried out through SBI. It occurs due to employee determination closer to the organization, quickest growing Indian economy and brand photograph.

The present research work dealt with the performance of the SBI with reference to Ratio analysis and percentage analysis. There is a sufficient progress and good performance up to the 2016-17 and later the 2017-18 bank is in loss. The performance of the SBI has been analysed in detail in terms of deposit mobilisation, loans and advances, invest position, earning and profitability efficiency.

In the economic year 2017-18 the SBI attributed the net loss to decrease trading income and sizeable marketplace to marketplace losses due to hardening of bond yields and better provision because of wage revision and enhancement inside the gratuity ceiling.

We also came to know about the total process of disbursing a commercial loan and all its related aspects and the various types of loans available under the roof of SBI. However the bank is seen to be taking lot of initiative in attracting customers, helping them financially and provide expert support as and when required to its nearby business units to either setup or expand its operations.

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12. Annual Reports of Hyderabad District Co-operative Central Bank, Hyderabad.
13. Annual reports of SBI in India.

**Books:**

- Annual Reports of 2014 to 2018
- Central Banking in India- Bhat K.G.
- Financial management- Khan & Jain

**Web Resources:**

- [www.sbi.co.in](http://www.sbi.co.in)
- [www.onlinesbi.com](http://www.onlinesbi.com)
- [www.economicstimes.indiatimes.com](http://www.economicstimes.indiatimes.com)
- [www.rbi.com](http://www.rbi.com)

## ANNUEXURE

### BALANCE SHEET

Particulars	Schedule No.	31-03-2018 (Rs.)	31-03-2017 (Rs.)	31-03-2016 (Rs.)	31-03-2015 (Rs.)	31-03-2014 (Rs.)
<b>CAPITAL AND LIABILITIES</b>						
Capital	1	892	797	776	747	747
Reserves and Surplus	2	218236	187489	143498	127692	117536
Deposits	3	2706343	2044751	1730722	1576793	1394409
Borrowings	4	362142	317694	224191	205150	183131
Other liabilities and provisions	5	167138	155235	159876	137698	96412
<b>TOTAL</b>		<b>3454752</b>	<b>2705966</b>	<b>2259063</b>	<b>2048080</b>	<b>1792235</b>
<b>ASSETS</b>						
Cash and balances with RBI	6	150397	127998	129629	-	-
Balances with banks and money at call and short notice	7	41501	43974	37838	-	-
Investments	8	1060987	765990	477097	495027	398308
Advances	9	1934880	1571078	1463700	1300026	1209829
Fixed Assets	10	39992	42919	10398	-	-
Other Assets	11	226994	154008	140408	253027	184098
<b>TOTAL</b>		<b>3454752</b>	<b>2705966</b>	<b>2259063</b>	<b>2048080</b>	<b>1792235</b>
Contingent liabilities	12	1162021	1046441	971956	-	-
Bills for collection	-	74028	65640	92212	-	-
Significant accounting policies	17					
Notes to accounts	18					



**PROFIT AND LOSS A/C**

<b>Particulars</b>	<b>Schedule No.</b>	<b>31-03-2018 (Rs.)</b>	<b>31-03-2017 (Rs.)</b>	<b>31-03-2016 (Rs.)</b>	<b>31-03-2015 (Rs.)</b>	<b>31-03-2014 (Rs.)</b>
<b>INCOME</b>						
Interest earned	13	220499	175518	163685	152397	136351
Other income	14	44601	35461	28158	22576	18553
<b>Total</b>		<b>265100</b>	<b>210979</b>	<b>191844</b>	<b>174973</b>	<b>154904</b>
<b>EXPENDITURE</b>						
Interest expended	15	145646	113658	106803	97382	87069
Operating expenses	16	59943	46473	41782	38054	35726
Provisions and Contingencies		66058	40364	33307	26436	21218
<b>Total</b>		<b>271647</b>	<b>200495</b>	<b>181893</b>	<b>161871</b>	<b>144013</b>
<b>PROFIT</b>						
Net Profit for the year		(6547)	10484	9951	13101	10891
Profit brought forward		0.3168	0.3168	0.3248	0.3248	0.3393
<b>Total</b>		<b>(12955)</b>	<b>10484</b>	<b>9952</b>	<b>13102</b>	<b>10892</b>
<b>APPROPRIATIONS</b>						
Transfer to statutory Reserve		-	3145	2985	4029	3340
Transfer to Capital Reserve		3289	1493	345	105	217
Transfer to Revenue and other Reserves		(1165)	3431	4267	5889	4797
Dividend for the previous year paid during the year (including tax on Dividend)		-	-	0.0080	-	0.0145
Dividend for the current year		-	2109	2018	2648	-

Interim Dividend		-	-	-	-	1120
Final Dividend proposed		-	-	-	-	1120
Tax on for the current year		-	306	335	430	298
Balance carried over to Balance Sheet		(15079)	3168	0.3168	0.3248	0.3248
<b>Total</b>		<b>(12955)</b>	<b>10484</b>	<b>9951</b>	<b>13102</b>	<b>10892</b>
Basic earning per share		□-7.67	□13.43	□12.98	□17.55	□15.68
Diluted earning per share		□-7.67	□13.43	□12.98	□17.553	□15.68
Significant Accounting policies						
Notes to Accounts						

## QUESTIONNAIRE ON SBI LOANS AND ADVANCES

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Occupation: \_\_\_\_\_

- 1) Are you aware of products and services provided by SBI?
  - a) Yes [ ]
  - b) No [ ]
- 2) Which loan product of SBI you have used?
  - a) Home loan [ ]
  - b) Car loan [ ]
  - c) Education loan [ ]
  - d) Personal loan [ ]
  - e) Other [ ]
- 3) What do you feel about the services provided by the SBI in Advance products?
  - a) Excellent [ ]
  - b) Good [ ]
  - c) Satisfactory [ ]
  - d) Bad [ ]
- 4) Which feature do you like in SBI loan segment?
  - a) Less paper work [ ]
  - b) Attractive interest rates [ ]
  - c) Simple and fast process [ ]
  - d) Longer repayment [ ]
- 5) How do you prefer to pay your loan instalments?
  - a) Monthly [ ]
  - b) Quarterly [ ]
  - c) Annually [ ]
- 6) Are you assessed to Tax?
  - a) Yes [ ]
  - b) No [ ]

- 7) For how many years do you want to avail loan?
- a) Less than 1 year [ ]
  - b) 1 to 3 years [ ]
  - c) 3 to 5 years [ ]
  - d) Above 5 years [ ]
- 8) Is the rate of interest on loans are very low of SBI compared to other banks?
- a) Yes [ ]
  - b) No [ ]
- 9) On which bank you depend for your regular transactions?
- a) ICICI [ ]
  - b) HDFC [ ]
  - c) SBI [ ]
  - d) OTHER [ ]
- 10) Are you aware of the new product of 'Scholar Loan' which offers by SBI?
- a) Yes [ ]
  - b) No [ ]



**ACHARYA INSTITUTE OF TECHNOLOGY**

**DEPARTMENT OF MBA**

**PROJECT (17MBAPR407) -WEEKLY REPORT**

**NAME OF THE STUDENT: MANJUNATHA N**

**INTERNAL GUIDE: MALLIKA B K**

**USN: 1AY17MBA26**

**COMPANY NAME: STATE BANK OF INDIA, CHAMARAJPET**

WEEK	WORK UNDERTAKEN	EXTERNAL GUIDE SIGNATURE	INTERNAL GUIDE SIGNATURE
3 <sup>rd</sup> Jan 2019 – 9 <sup>th</sup> Jan 2019	Industry Profile and Company Profile		
10 <sup>th</sup> Jan 2019 – 17 <sup>th</sup> Jan 2019	Preparation of Research instrument for data collection		
18 <sup>th</sup> Jan 2019 – 25 <sup>th</sup> Jan 2019	Data collection		
26 <sup>th</sup> Jan 2019 – 2 <sup>nd</sup> Feb 2019	Analysis and finalization of report		
3 <sup>rd</sup> Feb 2019 – 9 <sup>th</sup> Feb 2019	Findings and Suggestions		
10 <sup>th</sup> Feb 2019 – 16 <sup>th</sup> Feb 2019	Conclusion and Final Report		

कृते भारतीय स्टेट बैंक  
For STATE BANK OF INDIA

मुख्य प्रबन्धक / Chief Manager  
Tipu Sultan Palace Road, Chamarajpet (70242)

Company Seal



College Seal

HOD-Signature

Head of the Department  
Department of MBA  
Acharya Institute of Technology  
Gidevanahalli, Bangalore-560 107