



ACHARYA INSTITUTE OF TECHNOLOGY

(Affiliated to Visvesvaraya Technological University, Belagavi, Approved by AICTE, New Delhi and Accredited by NBA and NAAC)

Date: 23/05/2018

CERTIFICATE

This is to certify that **Mr. Sai Priyatham Reddy** bearing USN **1AZ16MBA58** is a bonafide student of Master of Business Administration course of the Institute 2016-18 batch, affiliated to Visvesvaraya Technological University, Belgaum. Project report on **“A Study on Customer Outreach of Forex Products, at Kotak Mahindra Bank” Bangalore** is prepared by him under the guidance of **Prof. Om Prakash.C**, in partial fulfillment of the requirements for the award of the degree of Master of Business Administration, Visvesvaraya Technological University, Belgaum, Karnataka.

Signature of Internal Guide

Signature of HOD

Signature of Principal
PRINCIPAL

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ACHARYA



Kotak Mahindra Bank

March 28, 2018

To Whomsoever It May Concern

This is to certify that **Sai Priyatham Reddy** has completed his internship with Kotak Mahindra Bank Ltd., for the period January 15, 2018 to March 24, 2018.

He has completed the project title "A Study on Customer Outreach of Forex Products" and has submitted the report.

We wish him all the best in his future endeavors.

For Kotak Mahindra Bank Ltd.

Minoo Mullins
Associate Vice President-Human Resources



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DECLARATION

ISAI Priyatham Reddy, hereby declare that the internship report entitled "A study on customer preferences choosing Kotak Mahindra bank at M G road" prepared by me the guidance of **prof. Om prakash C.** Faculty of MBA Department, Acharya institute of Technology and External guidance by **Mr.Javid H.** HR Manager of Kotak Mahindra bank, mg road.

I also declared that this internship work is the partial fulfilment of the university regulation for the award of degree of master of business Administration by Visvesvaraya Technological university, Belgaum.

I have undergone a summer project internship for a period of ten weeks. I further declare that this project is based on the original study undertaken by me and has been submitted for the award of any degree Diploma from any other university/ institution.

PLACE: - BANGALORE

DATE: - 04/05/2018


SIGNATURE

SAI Priyatham Reddy

ACKNOWLEDGEMENT

I deem it a privilege to thank our Principal, Dr. S. C. Pilli and Academic dean Dr. Mahesh, and our HOD Dr.Nijaguna for having given me the opportunity to do the project, which has been a very valuable learning experience.

I would like to take this opportunity to express my deep sense of Gratitude to Mr.Javid H, HR Manager for giving the opportunity to undertake the project work at Kotak Mahindra bank ,I am also very thankful to the employees of Kotak Mahindra bank and Who directly or indirectly help me in successful completion of the this project report .

I would also like to sincerely thank to my guide **Prof. Om Prakash C.** of MBA Department for having extended co-operation and support during the course of completion of the project.

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EXECUTIVE SUMMARY

The main aim of these project is to understand significance of outreach level of trade forex products and to know factors affecting TFXof customers in organisation. The study on TFX was conducted at Kotak Mahindra bank. The survey included various parameters like LCBD, cash credit, export, import, dollar rates. But study was done mainly on trade product.

All relevant conceptual information and literature reviews on customer outreach level of forex products help in understanding.

A proper research design was undertaken by questionnaire, and a survey of 100 sample size was conducted to know the customer outreach level.

When data was analysed and interpreted it was found that there is significant association between customer outreach and enhancing relationship.

CHAPTER 1

INTRODUCTION

1.1 FOREIGN EXCHANGE MARKET OVERVIEW

Nowadays no economy is autonomous, so there is necessity for exchange of stock and ventures among the particular countries. So in this overall town, not in any manner like in the rough age the exchanging of items and undertakings is never again done on bargain introduce. Every sovereign country on the planet has a money that is true blue fragile in its area and this money does not go about as money outside its points of confinement. So at whatever point a country buys or offers items and endeavours from or to another country, the occupants of two countries need to exchange financial guidelines.

All stores, credits and adjust payable in any outside cash to whatsoever of the draft, voyager's checks, LOC and bills of trade. Bestowed or pulled in country i. e India trade yet with-drawl out any remote cash.

Complete Oriented Cash Converter – these all are affiliations and people those are insisted to count them both, buy and course of action exchange with the comprehensive group.

Restricted moneychanger – they are shops, emporia and lodgings and so on that have been insisted just to buy outside cash towards cost of stock gave or preferences rendered by them or for change into rupees.

Attested merchants – they are one who can try a broad assortment of outside trade exchange. Bank are just the avowed shippers. The essential special cases are Thomas cook, western connection, UAE trade which regardless, and not a bank is an AD. Undoubtedly, even among the banks RBI has organized them as takes after:

Branch B – The branch that can bargain in all other exchange yet don't keep up cure and vostro a/c's fall under this class. For Indian we can accept that outside trade proposes remote

cash, which joins notes, checks, bills of trade, bank change and stores in outside monetary measures. People in outside trade include the urgent players in remote trade elevate are as per the going with:

1 The clients those had with outside exchange acknowledge remote trade promote by profiting of the associations of banks. These exporters require changing the dollars into a rupee and merchants require changing over rupee in to the dollars, as they need to pay in dollars for the stock/associations and have facilitated.

2. The business people, they are most one of a kind players in the forex show off. Business bank regulating comprehensive exchange offer associations for change of one exchange out to another. They have wide course of action of branches. Typically banks purchase remote trade from exporters and pitches outside trade to the shippers of stock. As each time the outside trade purchased or oversold position. The changes add up to is delivered or purchased from the market.

3. National Bank in all the nation's Central bank have been reprimanded for the dedication of keeping up the outside estimation of the close-by money. For the most part this is master by the intervention of the bank

4. Trade people forex dealers acknowledge essential part in the outside trade advance. However how much associations of remote experts are used relies on the custom and work on winning at a specific forex show off focus. In India as showed by FEDAI oversee the Ads are allowed to bargain obviously among themselves without experiencing authorities. The specialists are not among to permitted to bargain in their own specific record wherever all through the world and besides the country.

1.2 Industry profile

The KMB is a private limited. The Bank's bits join Locker, BMU and Industrial fixation, wires directing owing obliged people, regard, money expose, helpers and theories and key dealership of Government securities ; Retail Services, that solidifies progressing and MasterCard's; which wires discount borrowings and crediting, and other related associations; Vehicle Financing, which melds back and markdown exchange bolster; Another loan works and operations, which wires economic assistance to bonds and unmistakable credits; Brokers, that is included with highlight exchanges enhanced the circumstance the benefit of customers; Assistance and Transaction of issues, which give money related alerted and regard based associations; Asset Management, which controls meanders in light of a true blue worry for customers and assets, and protection, that gives life extension and general confirmation.

1.3 Organization profile

The company was set up in 1985, the Kotak Mahindra gather has been the India's most expected cash related mixes. In February, Kmf Ltd, the get-together's pioneer affiliation was given the permit to hold up under on managing a record business by the RBI. This help leads managing a record history since is the essential non– managing a record back relationship in India to change over itself in to a bank as Kmb Ltd. Today is one of the quickest making and among the most reviving trade connected.

The bank has more than 323 branches and a client account base of more than 2.7 million. Spread each and every finished Indium, not simply in the metros yet rather in locales and typical India too, it is reconsidering the navigate and essentialness of keeping money. Inevitably catastrophe confirmation and meander saving money. It obliges the budgetary needs of people and corporates. The bank has an overall nearness through its partners with workplaces that have valuable inclusion in offering associations to abroad inspectors' endeavoring to put into India.

The banks markdown keeping money things offer business saving money reply to length term hypotheses as well as those capital needs, course on merger and capture and gear financing.

To address wonderful issues of the country show off, the bank has submitted business responsibilities for commonplace economic and structure.

- For money related cash which bank offers that grants people necessities which is a convenient help as well as adaptable part choice. For finishing the people budgetary duties attention, the company now provides Credit Card that is hassle– off, coordinate thing that correspondingly happens to be the fundamental straight fee card in the business.
- KMB keeps an eye out to a whole extent of monetary needs of NRI. The bank have flagship with the Overseas Indian Facilitation Canter (OIFC) as a basic partner, that provides these a stage to r watchful degree of keeping money and speculation things and associations for NR1 and Persons of Indian Origin (PIOs). These Digital Chatadvantage partners comfort. These responsibilities are particularly wanted to suit the abroad Indian's own specific money related needs and give the general Indians a precious

1.3.1 PROMOTORS:

Name of the investor

UdaySree Kotak

Suresh A Kotak

Pallavi Kotak

Suresh Amritlal Kotak

Indira Kotak

Kalidas Desai

Kusum Desai

Jinak Desai

1.3.2 Vision, mission and quality strategy

Vision

The organization's clients respects the upsides of managing a general Indian brand that best handles their necessities and passes on changed sober minded approaches over various stages.

To be the most trusted global indian financial services brand

Mission

We are a world class Indian cash related associations gathering. Our headway and best practices are arrange isolate along general lines while our impression of clients will be especially Indian.

To the most preferred employer in financial services

Quality policy

To ensure maximum customer satisfaction

Provide a work environment and culture

1.3.3 Products/Services profile

Kmgic

Kmgic Ltd. is a cent percent fortification, . kmgicLtd. was produced to benefit the making non-life scope needs of a rising India, underscoring on client preferred standpoint, quality and movement.

The affiliation means to consider a wide collection of client fragment and topographies offering a grouping of non-extra security things like Motor, Health, and whatnot. As an arrangement, the affiliation wants to give a secluded offer through patch up things and associations utilizing condition of workmanship advancement and mechanized foundation.

Kotak Mahindra Capital Company

(KMCC) is a full-advantage meander bank in India offering a wide suite of capital market and alerted answers for driving family and multinational affiliations, banks, budgetary foundations and government affiliations.

Our associations wrap Equity and Debt Capital Markets, M&A Advisory, Private Equity Advisory, Restructuring and Recapitalization associations, Structured Finance association

Kotak Mahindra Prime Ltd (KMPL)

it is among India's most prominent conferred wayfarer vehicle finance affiliations. KMPL offers credits for the whole degree of voyager autos, multi-utility vehicles and pre-had autos. Likewise on offer are stock supporting and foundation financing to auto merchants with urgent outlines by techniques for different auto makers in India as their favored administrator.

Kotak International business

KIB has some expertise in giving a degree of associations to abroad clients endeavoring to put resources into India. For foundations and high total assets people outside India, Kotak International Business offers resource association through a degree of toward the sea supports with particular advised and optional speculation association associations.

Kotak Private Equity Group (KPEG)

Kotak bolsters making affiliations and sensible size sets out to advance into tomorrow's industry pioneers. With an indicated reputation of creating affiliations, KPEG besides offers strength with a blend of critical worth capital, basic help and respect included associations. What disconnects KPEG isn't simply financing affiliations, yet likewise having a near to duty in their progression as board individuals, heading, strategists and spare raisers.

KRF

it administers regard meanders covering divisions, for example, motels, IT parks, private townships, strip malls, mechanical land, social assurance, retail, course and property

association. The speculation rotate here is around movement practices and meander level undertakings, both in arrive authentic affiliations.

AWARDS

- Uday Kotak saw as Banker of the Year 2013-14 from a cheerful perspective Bank's Awards (surrendered in 2017)
 - Elizabeth Venkatramansaw with an unprecedented say in IMPACT's 50 Most Influential Women List 2017
 - Ashok Singh, Sr. VP, got VMWare IT Excellence Award 2016 in relationship with Economic Times
 - Ashok Singh, Sr. VP, got Dell EMC Transformation Award 2016
 - Best Corporate and Investment Bank for India under the best conditions Bank Awards 2017 - India
 - Fastest Growing Midsized Bank 2017 at Business Today-Money Today Financial Awards
 - Custody Business proclaimed Market Outperformer (because of finding the opportunity to be Category Outperformer in every single one of the 10 courses of action) in the Domestic Market Survey 2015-16
1. Best in Treasury and Working Capital for Non-Banking Financial Institutions, India
 2. Best Trade Finance Solution, India for Snap deal
 3. Best Cash Management Solution, India for Life Insurance Corporation of India
 4. Best Cash Management Solution, India for National Insurance Company
- Agent Banks in Emerging Markets (AEBM) Global Excellence Award in the Value Delivered gathering by Global Custodian magazine

- Global Custodian magazine sees Kotak Mahindra Bank's Custody Business as Global Outperformer, Market Outperformer and Category Outperformer (in every last one of the 7 portrayals, including Relationship association and Client advantage, Value Delivered, Settlement, Asset changing, Ancillary associations, revealing, Technology) in the 2016 India Survey of Agent Banks in Emerging Markets

- National Payments Excellence Awards 2016 by NPCI:

1. Best Mid-Sized Bank for superb execution in Check Truncation System (CTS)

2. Best Mid-Sized Bank for superb execution in IMPS

- Bullion Bank of the Year at the fourth India Bullion and Jewelry Awards 2016 by India Bullion and Jewelers Association (IBJA)

- BFSI Digital Innovators Award in the Digital Pioneer class for Kotak Bharat App by Financial Express

- Bombay Stock Exchange (BSE) saw Kotak Mahindra Bank on the event of Mathura Trading as one of the central

- Runner-up in the New Private Sector Bank 2014-15 class under the best conditions Bank's Awards, permitted in 2017

- Kotak Mahindra Bank's Annual Report for FY2015-16 declared as Gold Competition Class Winner at LACP Vision Awards – Winter 2017 session in the Commercial Banks arrange

Kotak Wealth Management

- Best Private Bank in India at Finance Asia Country Awards 2016

Kotak Institutional Equities

- Institutional Investor's 2016 All-India Rankings

1. Ranked #1 in Overall Country Research

2. Ranked #2 in Execution
3. Ranked #3 in Most Independent Research Brokerage

Kotak Securities

- Telecom Towers Deal of the Year for American Tower Corp's getting of Viol Networks at the TMT Finance World Congress Awards 2016
- Best Domestic Equity House by Asia money, 2016
- Bombay Stock Exchange obvious Kotak Securities on the event of Murat Trading as:
- One of the best 5 entertainers in Equity Retail Segment (FY 15-16)
- One of the best 5 entertainers in Equity Institutional Segment (FY 15-16)
- One of the best 3 Performers in OFS Segment (FY 15-16)
- Agar Magar Campaign obvious at Asia Pacific Customer Engagement Award 2016:
- Silver for the Best utilization of Branded Content in the Marketing Capability class
- Gold for Best Use of Data and Research in the Marketing Capability class
- Bronze for Innovation in Cup shup battle
- DMA Asia (India Edition) 2016:
- Bronze for Media Effectiveness was permitted to Agar Magar battle
- Leader affirmation for best utilization of Digital Search for Acquisition battle
- Bronze for Acquisition battle in the class of Best Use of Data for New Business and for PPC (HCGBB) in the enthusiasm gathering permitted by Campaign India's Digital Crest Awards, 2016

- Best Single Radio Commercial in Insurance, Banking and Financial associations at Golden Mikes Awards 2016 by Exchange4media

Kotak Mahindra Asset Management Company Limited

- Best Group more than 3 years in Equity Category by Thomson Reuters Lipper Awards 2017
- Special yield for Innovative Approach to Investor Awareness by Outlook Money
- ETFI Asia and Asset Management ETF and Indexing Awards
- I Invest International UK (2016)
- Best Asia-Focused ETF

Kotak Mahindra Old Mutual Life Insurance Limited

- Recognised by LEAD - HR.com as:
- Best Train The Trainer Program 2017
- ParimalRathod - Top Corporate Leader (more than 35 years old)
- Internal Learning Solution of the Year 2017 (Bronze) by The Learning Awards
- Honourable Mention at 2016 ATD Excellence in Practice for Sales Enablement by Association of Talent and Development (ATD)
- HR Excellence Award 2016 for Learning and Development by Business world
- Chief Learning Officer of the Year 2016 by TISS Leap Vault CLO

1.3.4 AREAS OF OPERATION

- Retail banking
- Business banking
- Investor banking
- Commercial banking

1.3.5 Infrastructure offices

The speculation target Scheme is to produce long haul capital gratefulness from a broadened arrangement of overwhelmingly (no less than 65%) value and value related securities of organizations associated with monetary improvement of India because of potential interests in framework and unfurling financial changes. There is no affirmation that the venture goal of the Scheme will be accomplished.

Giving the whole extent of speculation managing an account answers for organizations in foundation improvement

Features

A committed foundation warning practice solely centred around the segments of Power, Transportation.

The group involves prepared experts who have broad involvement in framework, a sharp comprehension of the segment and solid industry connections

On the off chance that India is to manage its development force into the following decade, creating world-class foundation offices is of superseding significance. The critical interest for quality framework extends the nation over is driving the requirement for advanced and focused on monetary warning and reserve activation benefits in this division.

Kotak Investment Banking has shaped a devoted Infrastructure Group to give the whole extent of venture managing an account answers for open and private segment corporates crosswise over parts like Power, Urban Infrastructure (Car Parks and Water and Sewerage and so forth) and Urban Transportation.

The foundation group has more than 50 years of aggregate involvement in the Infrastructure space and contains experts with a solid foundation in venture level warning, speculation keeping money, asset preparation, and advancement of framework ventures.

1.4 Competitors information

- 1 Axis
- 2 UBI (Union bank of India)
- 3 Federal banks
- 4 ICICI

1.5 SWOT analysis

Strengths

Imaginative financial consequences of various classes

Kotak Mahindra Ltd. is an essential association in the Indian subcontinent and sparing cash history to change over to the bank

Broad liquid Management System

Has in excess of twenty thousand specialists

Weakness

Lesser invasion as being late contenders

Low presentation and displaying when food stood out from other premium banks in the urban areas.

Opportunities

Increment in Industry managing an account

Investigate openings abroad by International managing an account

Threats

Monetary stoppage

Exceedingly focused condition

Stringent Banking Norms

1.6 FUTURE GROWTH AND PROSPECTS

Imply learning of industry verticals through committed segment specialists

As a main full-benefit venture bank in India, Kotak Investment Banking offers coordinated arrangements enveloping great budgetary warning administrations and financing arrangements. Our point is to offer our ability and key exhortation on all India-related exchanges: by India (helping Indian organizations on their development, speculation and vital plans) and of India (prompting universal organizations looking to enter or enhance in the Indian market)

Kotak Investment Banking creates inventive, altered answers for its customers sponsored by profound understanding and concentrated area learning of significant industry divisions through a group of committed segment specialists.

Kotak Investment Banking Industry Coverage

Cars and Auto Components Infrastructure

Saving money and Financial Services Media and Entertainment

Purchaser and Retail Real Estate

Human services and Pharmaceuticals Technology

Industrials and Engineering Telecom

CHAPTER 2

CONCEPTUAL BACKGROUND AND LITERATURE REVIEW

2.1 Theoretical background of the study

This section will look at past writing, layout the hypothetical system utilized as a part of the examination, and address the exploration inquiries and objectives. In the first place consideration will be given to the past writing tending to outreach programs, their parts and viability. Following will be a plotting of the hypothetical structure and the past writing that talks about social capital. Last, there is a dialog on how exceed projects and social capital are consolidated in the momentum examine and an announcement of the exploration questions.

2.2 Literature review

It has tried to influence ex to bet portfolio affirmation frameworks to get to potential rising from overall change under tried trading rates. For the trial research of the Morgan Stanley Capital Limited

The examination uncovers that change scale feebleness is an, in a manner of speaking, non-diversifiable factor adversely affecting the execution of overall portfolios. The producers have proposed two procedures, for example, money broadening and supporting by techniques for forward trade contracts for lessening the change standard dangers

Mother and Kao (1990) analyzed the stock regard responses to the swapping scale changes. The producers have analyzed the event of six made nations particularly United Kingdom, Canada, France, West Germany, Italy and Japan. Month to month stock records and month to month trade rates are amassed from the Exchange and Interest Rates Tape Provided by the Federal Reserve. The case time apportioning was from January 1973 to December 1983, and a two factor indicate was gotten a handle on for the right examination.

The paper exhibits two conceivable effects of changes in a nation's cash a stimulus on stock regard enhancements. At in the first place, the money related impacts of change standard changes on the exchange introduction. Also, the money related impact from change scale changes recommends that, for a charge overwhelming nation, the money gratefulness diminishes the influence of affirmation advances and unfavorably impacts the private securities exchange.

Obviously for an import overwhelmed nation, the money appreciation will chop down import costs and make a useful result on the offer trading system.

Jorion(1991) surveyed the assessing of swapping scale hazard in the United States (US) securities exchange, by utilizing two-factor and multi-factor arbitrage evaluating models. With a definitive goal of right examination, month to month information are collected for a period going from January 1971 to December 1987. The information on the exchange weighted change scale is gotten from the weights in the MERM enrolled by the (IMF). Month to month information on the Stock market return are collected from the (CRSP) database. A standard least squares (OLS) least squares technique was utilized for looking goal.

The examination uncovers that United States (US) tries show basic cross-sectional contrasts in first experience with headways in the dollar. Notwithstanding, the right outcomes don't endorse that change scale risk is evaluated in the offer trading structure. The restrictive risk premium related with remote cash introduction shows up, inside and out, to be basically nothing and never essential.

Barton and Bandar (1994) reconsidered the ordinary changes in the dollar and regard respect. The period of study ranges from the cash related year 1978 and encounters the fiscal year 1989. The producers have utilized the COMPUSTAT Merged-Expanded Annual Industrial File and Full Coverage File for firms that distinct enormous remote cash increments or episodes on their yearly money related verbalizations. The information on stock costs were gathered either the Center at Research in Security Costs (CRSP) (NYSE)/ (AMEX) Daily Return File or the National Association of Security Dealers Automated Quotation (NASDAQ) Daily or Master Files.

The consequences of the examination show that contemporaneous changes in the dollar have little power in enlightening anomalous stock return. This finding is steady with the slip-up of earlier research to document a contemporaneous relationship between dollar hazards and firm respect and suggests that issues with test choice procedure are not an entire explanation for their disappointment.

Choi and Prasad (1995) assessed a model of firm evaluation to inspect the trade hazard affectability of firm respect. For the right examination month to month time-course of action of stock returns were gotten from the University of Chicago Center at Research in Security Costs (CRSP) tapes and COMPUSTAT database. The period of study was from January 1978 to December 1989. The clear change scale variable was the United States (US) dollar estimation of

one unit of remote money, where outside cash was the multi lateral exchange weighted holder of ten basic monetary structures as scattered in the Federal Reserve Bulletin. The typical minimum squares (OLS) and the summed up scarcest squares (GLS) systems were utilized for separating the target of the examination.

The examination uncovers that around 60 for each penny of the relationship with huge trade hazard introduction profited, and 40 for each penny lost, with a disintegrating of the dollar. It is also discovered that the change scale factor is less fundamental in explaining the business portfolios.

Prasad and Raja (1995) explored the effect of swapping scale change on regard valuation in Germany. They comparably assessed the closeness of trade danger premix in these four markets. For the right examination, month to month information on (US) stocks were amassed from the (CRSP) tapes and the information for different nations started from the Morgan Stanley Capital International Perspective for the period from January 1981 to December 1989. The change standard variable is depicted as the home cash estimation of one unit of outside money, where remote cash is portrayed as an exchange - weighted container of monetary structures. The bushel of money related structures was settled utilizing 1981 exchange weights arranged by the International Monetary Fund utilizing . The trade chance presentation coefficients are assessed utilizing the Seemingly Unrelated Regression procedure. The surveying coefficients were assessed together with the affectability coefficients utilizing the iterated straight unmistakably unimportant system.

Examination discovers insistence of progress scale hazard affectability in every last one of the four markets to fluctuating degrees, with the United States (US) markets yielding a most unprecedented association's imperative swapping scale introduction. Charge masterminded associations getting from a deterioration of the home money and import-ruled undertakings snatching from an, appreciation for the home cash.

Bartov, et al attempted to uncover the relationship between swapping scale anomaly and stock return wobbliness for (US) multinational firms. Tests cover two five-year eras i.e., five years of settled rates going before the diverse of the Bretton Woods framework (1966-1970) and beginning five years following the landing of fluctuating trade rates . For the right examination, an instance of 109 firms with remote activities was seen. Month to month return information of all affiliations were gathered from the Center at Research in Security Costs (CRSP) New York Stock Exchange (NYSE) or (AMEX), Monthly Returns and Master File. The change scale archive is a weighted

record of the U S dollar against the other G-7 nations, and it was amassed from the (MERM) of the (IMF). Chi-squared test estimation was utilized to overview the criticalness of the adjustment in stock return instability for each case over the two eras. Further, lose the faith structure has been able to evaluate month to month come back to firms.

The examination demands that the improvement in whole stock return frailty for multinational firms is fundamentally more noteworthy than that of different firms. The outcome in addition fortifies the weak existing test confirmation that trade rates acknowledge a fundamental part in the stock regard direct of (US) multinational firms.

Chamberlain et al (1997) separated the remote trade introduction of an instance of United States (US) and Japanese keeping money firms. In working up the United States (US) test, both well ordered and month to month stock returns of thirty bank holding affiliations that were exchanged over the whole case day and age on the (NYSE) or the American Stock Exchange (AMEX) were perused the (CRSP). For bank tests, month to month impression of the best 110 Japanese bank returns were gathered from World augmentation information, and well ordered bank returns were considered from surpass desires Research information. The producers assessed the affectability of advantages to the change scale concerning an expanded market appear.

The examination uncovers that the stock returns of around 33% of thirty monstrous United States (US) bank holding affiliations have each one of the stores of being delicate to swapping scale . While couple of Japanese bank return, discharge an impression of being touchy to change scale changes. The producers leave the foundations for the capability between the change standard sensitivities of Japanese and (US) keeping money firms to the future research.

Mukherjee and Y0 (1997) made progress toward the closeness of educational wasteful edges in the Singapore securities exchange utilizing a subset of macroeconomic parts, including evident trade rates, which are fitting concerning a little open economy. Every last month to month datum utilized as a bit of the examination were from October . Trial of non-stationary have been composed utilizing both the (ADF) and KPSS test estimations.

The examination found that trade rates don't demonstrate a long run congeniality association with stock costs. Trial of causality and choosing conditions yield specific outcomes. While the causality test approach has uncovered feature productivity as for trade rates, the choosing condition approach has shown broadcast wastefulness. From this time forward, the

examination thought about that the outcomes in light of just a lone or the other approach ought to be seen with alert.

The producers watched that the selection of the (ERM) and the resultant broadened assembling among states were useful to the United Kingdom with a diminishing in both the swapping scale chance premium and the aggregate regard advertise risk premium. The examination passes on the significance of a technique of mixing and change scale security kept up through a settled swapping scale association as for a decrease in shortcoming. beforehand and amidst sterling enrolment of the (ERM) unmistakably uncovers the above thought.

Malliaropoulos (1998) investigated the relationship between far reaching stock return differentials concerning the United States and deviation from relative Purchasing Power Parity. The entire of-quarter stock records for the G5 nations and obvious dollar swapping scale, from DATASTREAM, and customer regard reports from the Organization for Economic Co-undertaking and Development (OECD) were amassed for a period from the central quarter of 1973 to the second from last quarter of 1992. Recalling a definitive target to address the endogenous of the repressor and little representation incline concerning descend into sin with covering perceptions, the creator has reviewed taking a gander at dissipating of slant coefficients and t-bits of learning utilizing a spread - free bootstrap technique in light of the (VAR) delineate.

The observational outcomes exhibit that there is solid proof of a negative relationship between general stock return differential, and changes in the true blue change scale for France and weaker certification . The supportive results is that long-skyline return of United States regard spares are probably going to Out perform indistinguishable sponsorships in different nations when the dollar is exaggerated with respect.

Morley and Pentecost (1998) clarified the relationship between the remote trade chance premium and abundance returns in the national and outside regard grandstands in nations utilizing both the dollar and the United Kingdom pound as base financial structures. All month to month time design information on trade rates for the period January 1982 to January 1994 were confined from DataStream database. Specific trade rates are all around assessed against the United States dollar and taken from International Financial Statistics. Offer costs

of all the G-7 nations were taken from the taking a gander at securities exchange records for a tantamount period. Examination has been done by utilizing the joining system with an (ECM) structure to get the time game-plan parts. Clearly Unrelated Regression (SUR) structure estimation approach of Zellner was in like way used to enhance the suitability of the studied .

The outcomes demonstrate that in modify, the remote trade plug danger premium is tenaciously identified with the adjacent excepted regard premium and unfairly identified with the outside regard premium for all nations against both trade rates.

Vansconcell0s and K1shinvestigated the impact of macroeconomic components, including the trade rates on the number and course of cross-edge gaining between firms in the United States and every last one of four European Countries, particularly, Germany, Italy, the United Kingdom and France. The Information for the reliant variable and the sensible components were acquired on a quarterly . The measure of finished acquisitions was gotten from the few issues of 4Mergers and Acquisitions'. The information for trade rates were downloaded from the DataStream database. The logit show up and the standard scarcest lose the faith are utilized to take a gander at select segments influencing cross-fringe merger.

The examination uncovers the centrality of change standard as an essential illustrative variable of acquisitions for the basic three nations next to France. A solid dollar may incite firm to secure an outside firm in light of the way that the shrouded gaining cost is certain when assessed in dollar terms in a net present respect figuring. The producers finish underlining the bit of swapping scale as a marker of cases in acquisition.

Wetmoreland Brick made an endeavor to assess unmistakable risk parts of business bank stock returns. They fight that after some time, the relative criticalness of credit cost has offered approach to manage outside trade danger and all the all the more beginning late to the present shot. For the trial examination well Ordered stock return information of an instance of 66 business banks for the period January 1, 1986 were aggregated from Standard and Poor's Daily Stock Price Record. Outside trade hazard was mediator by the record of weighted standard trade estimation of ten monetary structures. Thus month to month pronounced information scattered by the Federal Reserve Bulletin were inserted to make week after week

information. To get the honest to goodness imperativeness of various components including the change standard, a condition was evaluated utilizing normal littlest square (OLS).

The consequences of the examination show up outstandingly charming. Every single business bank indicated gigantic financing cost affectability before October 20, 1987. After October 20, credit charge affectability offered approach to manage outside trade threat affectability. Between November 27, 1989 and January 7, 1991, outside trade chance stretched out for every single one of the banks. The creators finished concentrating on the importance of basic begin risk partition after June 10, 1994 for all banks.

CHAPTER 3

RESEARCH DESIGN

3.1 Statement of problem

Effective Personal offering in light of referrals is the way to guarantee customary development of client base and building long haul client relations. In an association clients are the key for the survival of the organization. With a specific end goal to be gainful the organization must fulfil their clients.

Customer outreach depends upon the thing's evident execution and the organization passed on in regard to a buyer wants. In case the organization passed on comes up short concerning want, the customer is disillusioned. All showcasing systems centre around effort of clients with a specific end goal to be productive and long haul survival of the organization. The administration given by the organization ought to be assess whether they fulfil or not their client. The scientist will quantify the administration render by the organization in light of Seroquel display. SERVQUAL instrument comprises of a 22-thing instrument for surveying administration quality in view of client's observations, which is, by his turn, the distinction between the client's apparent quality and his/her desire. The apparent quality is surveyed in light of administration quality measurements that compare to the criteria utilized by customers while evaluating administration quality. There are 10 possibly covering measurements: physical assets, dependability, responsiveness, correspondence, believability, confirmation, skill, kindness, understanding/knowing the client, and access.

3.2 Requirement to consider

The market is overwhelmed with offers of various types. The shoppers progress or postpone their buy in light of accessible Sales Promotions or on their desires of such limited time offers sooner rather than later. Writing calls attention to that Sales Promotion can damagingly affect Brand Equity over the long haul. This investigation will enable the advertisers to distinguish the measurements of Consumer Based Brand Equity which are influenced by Sales Promotions and particularly what sort of Sales Promotions, regardless of whether Price Promotion or Premium Promotion is appropriate for a given market. This information may be helpful for advertisers in prudently actualizing showcasing plans, particularly Sales Promotions, both in the long and additionally here and now viewpoint.

3.3 Objective of the examination

OBJECTIVE

- To protect domestic industries
- To maintain an overvalued rate of exchange
- To prevent flight of capital
- Policy of differentiation
- Correcting balance of payments

SUB OBJECTIVES

- To think about the different idea and details in outside trade.
- To know the different elements of forex showcase.
- To get the learning about the supporting devices utilized as a part of remote trade.
- To know the level of client exceed in remote trade administrations gave by the Kotak Mahindra Bank .
- To know the client favoured exchanges with remote trade.
- To know the client's supposition towards outside trade rates gave by Kotak Mahindra Bank.

3.4 SCOPE OF THE STUDY

In this time it is exceptionally basic to think about the client exceed about a specific item or administrations keeping in mind the end goal to enhance the nature of item or administrations. With the goal that business can support in the market. With their cash customers choose the retailers, and in the event that they are not fulfilled by the administration of one organization they will unquestionably go and utilize a similar administration gave by the other organization where they are fulfilled. So at last, Consumers figure out which organizations will get by in the market, and which will leave business.

No one but clients can decide the destiny of the organization; that implies just clients figure out which associations will survive and which one will come up short. Subsequent to knowing the client Outreach level; the organization can know with which benefits the clients are most fulfilled and which administrations require change

3.5 Hypothesis

Hypothesis Framework

Null Hypothesis (H₀): There is no significance of relationship in between the customer outreach as well as gender.

Alternative Hypothesis (H_a): There is the significance of relationship in between the customer outreach and gender.

Dependent variable is overall frequency of gender and independent variable customer outreach.

3.6 Research methodology

Sample Size

The size of the respondents are 100 members

Primary data

- The essential information was gathered through meetings of experts and perceptions.

Secondary data

- The auxiliary information was gathered from books, daily papers, different distributions and web.

DATA ANALYSIS

The information investigation was done based on the data accessible from different sources and conceptualizing

3.7 LIMITATIONS OF THE STUDY

- Time imperative.
- Resource imperative.
- Bias with respect to questioners.
- The respondents may not uncover the correct data.
- The respondents may give the satisfying responses to me despite the fact that it isn't right from their point of view.

CHAPTER 4

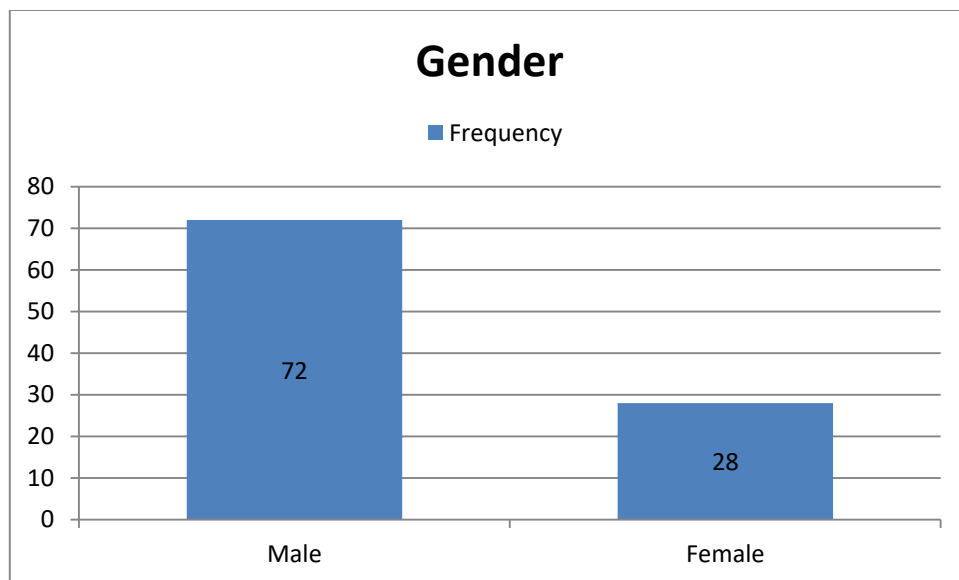
DATA ANALYSIS AND INTERPRETATION

1. The following tables show how is the frequency of customers

Table 4.1: Table showing who are frequent customers at Kotak Mahindra

Gender	Number of Respondents (%)
Male	72
Female	28
Total	100

Chart 4.1. Chart showing who are frequent customers at Kotak Mahindra



ANALYSIS: 72% are the male respondents using the Kotak Mahindra forex service 28% are the female respondents using the Kodak Mahindra service.

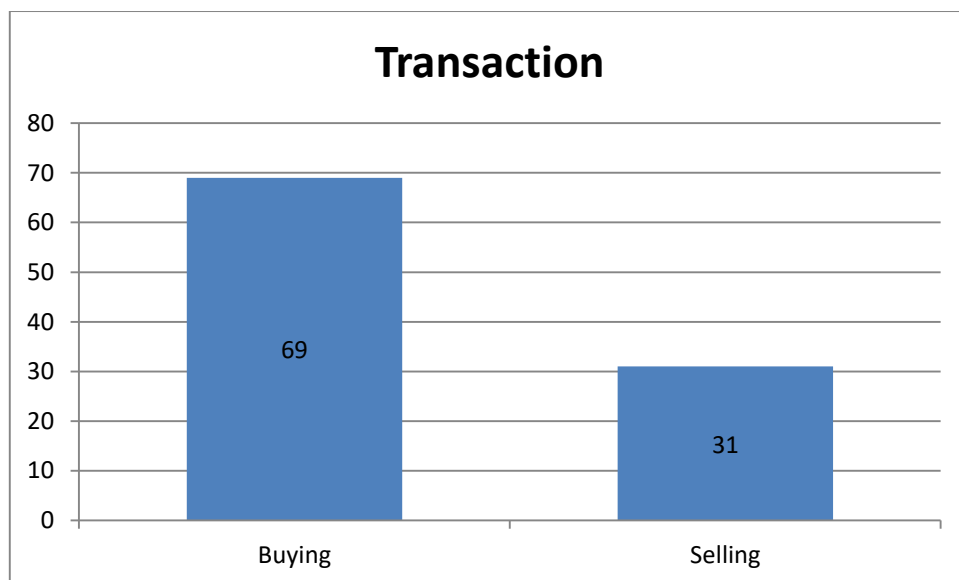
INFERENCE: Majority of male candidates do foreign exchange trading while female are less interested in trading

2. The below chart shows the abroad exchange ratio.

Table 4.2 Table showing what are abroad exchange ratio at Kotak Mahindra bank

Transaction	No of respondent (%)
Buyer	69
Selling	31
Total	100

Chart 4.2. Chart showing what are abroad exchange ratio at Kotak Mahindra bank



ANALYSIS:

69% of the respondents visits the to purchase the remote trade and 31% visits to offer the outside trade.

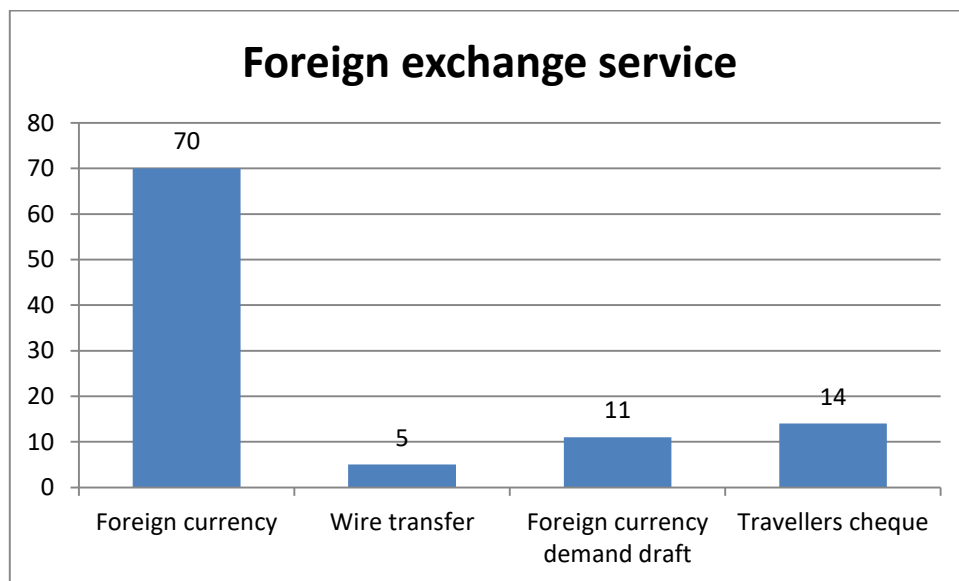
INFERENCE: Majority of people buy and visit foreign exchange site while only few people are less interested in buying and selling as they feel risky

3. The above table shows the abroad exchange service customer wants

Table4.3 Showing the abroad exchange service customer wants at Kotak Mahindra bank

Abroad exchange service	No of respondents (%)
Abroad exchange	70
Loop transfer	5
Abroad exchange DD	11
TC(Traveller Cheque)	14
Total	100

Chart 4.3 Showing the abroad exchange service customer wants at Kotak Mahindra bank



ANALYSIS:

In the above graph it demonstrates that 70% of the respondents visits for the outside cash, 5% of the respondents visits the to utilize exchange benefit, 11% of the respondents visits the for influencing remote money to request draft and 14% of the respondents visits for voyager's check what not.

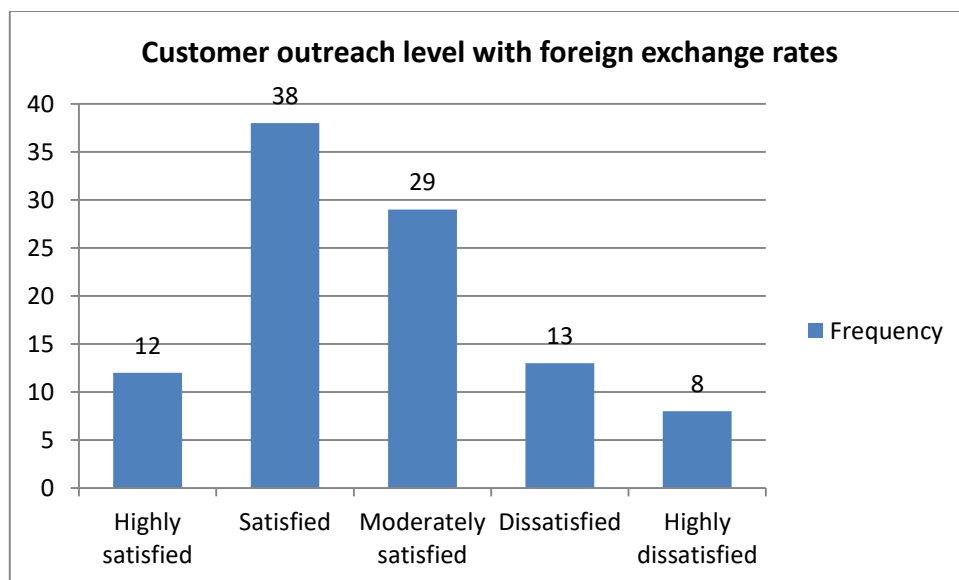
INFERENCE: Majority of customers are satisfied with service since Kotak Mahindra bank is providing best service to customer ,some customer are highly dissatisfied because of waste service

4 Customer outreach level with foreign exchange rates

Table 4.4 Showing customer outreach level with exchange rate

Foreign exchange rates	No of respondents
Maximum Satisfaction	12
Satisfaction	38
Moderate Satisfaction	29
Dissatisfaction	13
Maximum Disatisfaction	8
Total	100

Chart 4.4 Chart showing customer outreach level with foreign exchange rates



ANALYSIS:

From the above diagram it can be watched that twelfth percent of the respondents are very happy with the remote trade rates gave by the Thomas cook, where thirty eighthof the respondents are fulfilled, and thirty nine of the respondents are modestly fulfilled, and in

addition thirteen of the respondents are disappointed and just eight of the respondents are exceptionally disappointed with the outside trade rates gave.

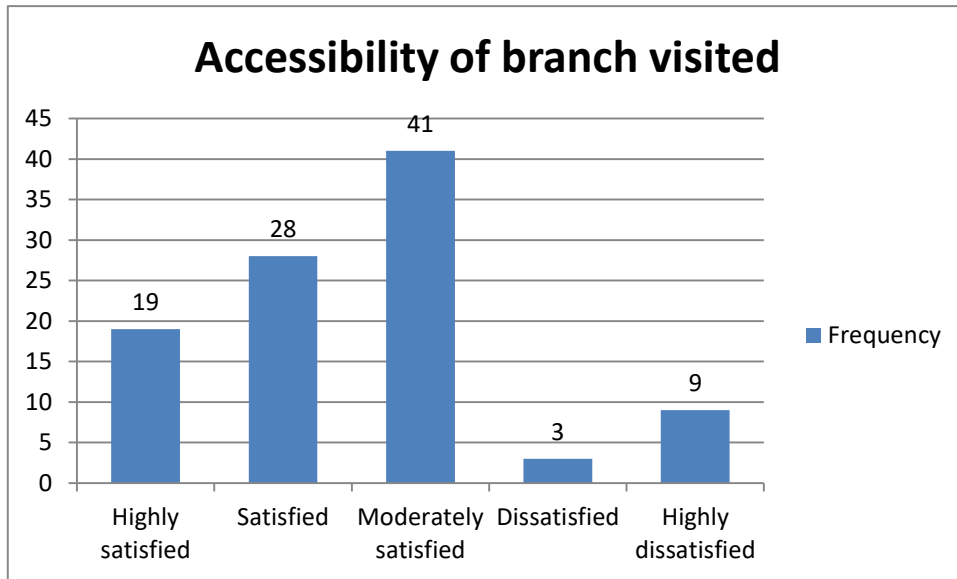
INFERENCE: Majority of customers are satisfied with the exchange rates since Kotak Mahindra Bank are offering the best exchange rates to the customers. Some customers are highly dissatisfied because of higher commission.

5 The after table demonstrates the clients outreach level with the availability of the branch went to

Table 4.5 Table showing client outreach level with availability of branch

Access to branch	No of respondents (%)
Maximum satisfaction	19
Satisfaction	28
Moderate Satisfaction	41
Dissatisfaction	3
Highly Dissatisfaction	9
Total	100

Chart 4.5 Chart showing client outreach level with availability of branch



ANALYSIS:

In the event that we see the graph 19% of the respondents are exceptionally happy with the availability of the branch went by, where as 28% of the respondents are fulfilled, 41% of the respondents are respectably fulfilled, and in addition 3% of the respondents are disappointed and 9% of the respondents are very disappointed with the openness of the branch went to.

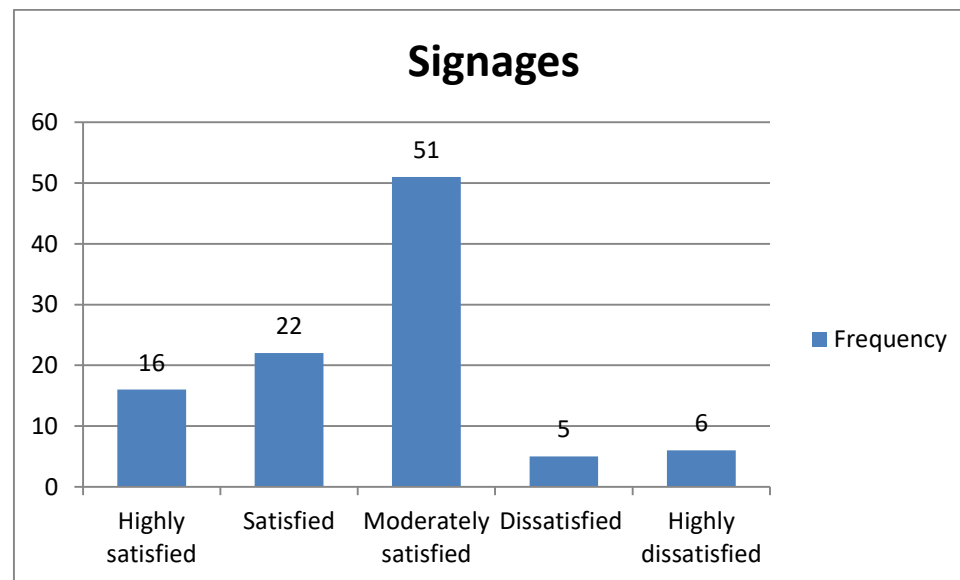
Inference: Very few people are moderately satisfied with access of services and majority of candidates are dissatisfied with service provided

6 The after table demonstrates the clients outreach level to recognize the branch through signages

Table 4.6 Table showing outreach level to recognize branch

Customer Outreach level	No of respondent
Maximum Satisfaction	16
Satisfaction	22
Moderate satisfaction	51
Dissatisfaction	5
Maximum Dissatisfaction	6
Total	100

Chart 4.6 Chart showing outreach level to recognize branch



ANALYSIS:

From the diagram that 16% of the candidates are exceedingly happy to signage to distinguish the branches, as 22% of the candidates are fulfilled, where as 51% of the candidates are decently fulfilled, where as 5% of the respondents are disappointed and 6% of the respondents are profoundly disappointed with the signage to recognize the branches.

INFERENCE:

Most of customer are moderately satisfied with withsignage and very less customer are highly dissatisfied.

7 The below table shows the customer outreach level with the staff greeting and welcome

Table 4.7 Table showing outreach level with staff greeting and welcome

Relationship level	No of respondent
Highly Agree	48
Agree	32
Neutral	12
Disagree	8
Highly disagree	0
Total	100

Chart 4.7 Chart showing outreach level with staff greeting and welcome



ANALYSIS:

From the above diagram it can be effectively watches that forty eight percent of the candidates are profoundly happy with the employee’s welcome and welcome, while 32% of the candidates are fulfilled, and 12% of the candidates are modestly fulfilled, in the meantime 8% of the respondents are disappointed, and not by any means the single respondent is exceedingly disappointed with the employees welcome.

INFERENCE:

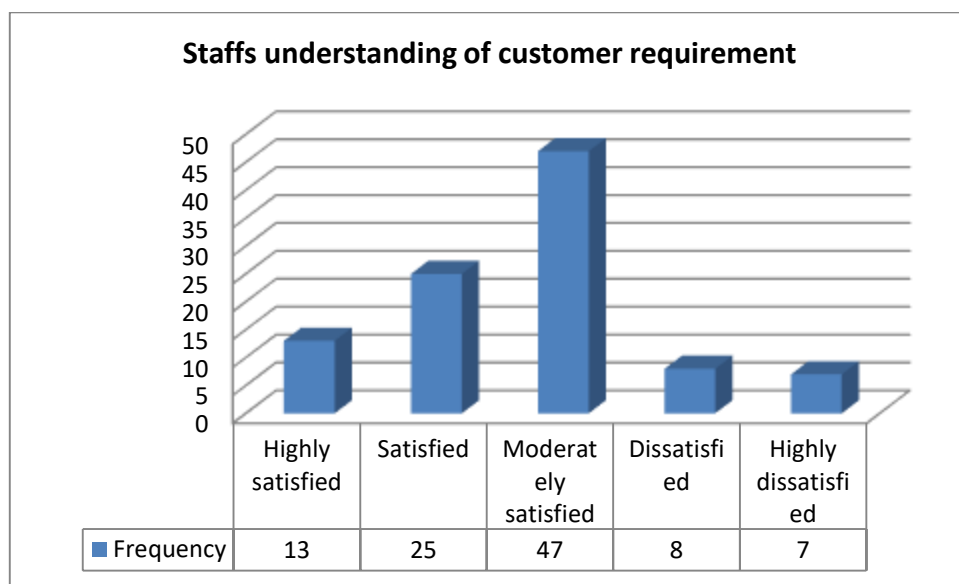
Maximum of the customer are satisfied with staff servicing and greetings and very few people of them are not happy with staff receiving,

8 The table beneath shows the customer satisfaction with the employee’s potential of getting to know the clients requirement.

Table 4.8 Table showing customer satisfaction with employee potential

Employee Potential	No of respondent
Highly Agree	13
Agree	25
Neutral	47
Disagree	8
Highly disagree	7
Total	100

Chart 4.8 Chart showing customer satisfaction with employee potential



ANALYSIS:

From the graph it is certain that thirteen of the candidates are exceptionally happy of the employee’s potential to get their necessity, where as twenty five of the candidates are fulfilled, and in addition forty seven of the respondents are modestly fulfilled, eight of the respondents are disappointed and seven of the candidates are profoundly disappointed of the employee potential to get to know their prerequisite.

INFERENCE:

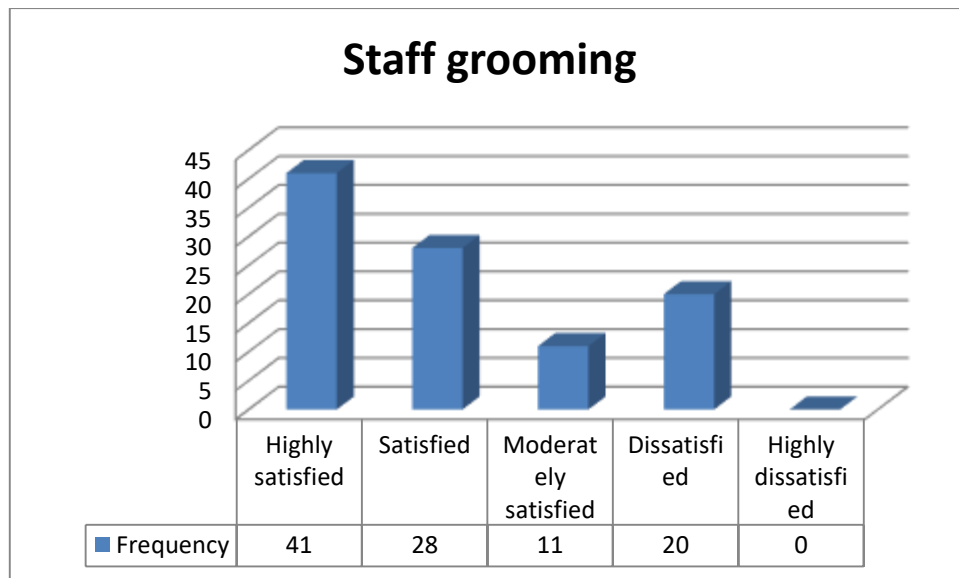
Customer needs is understood moderately satisfied while very few are not satisfied

9 The following table shows the customers outreach with the staff grooming

Table 4.9 Table showing customer outreach with staff grooming

Employees Skills Development	No of respondent
Highly Agree	41
Agree	28
Neutral	11
Disagree	20
Highly Disagree	0
Total	100

Chart 4.9 Chart showing customer outreach with staff grooming



ANALYSIS:

Above diagram portrays that forty-one of the candidates are exceptionally happy with the employee preparing, when twenty eight of the candidates are fulfilled, eleven of the candidates are decently fulfilled, and in addition twenty of the candidates are disappointed and not in any case the single candidates is profoundly disappointed with the employees prepping.

INFERENCE:

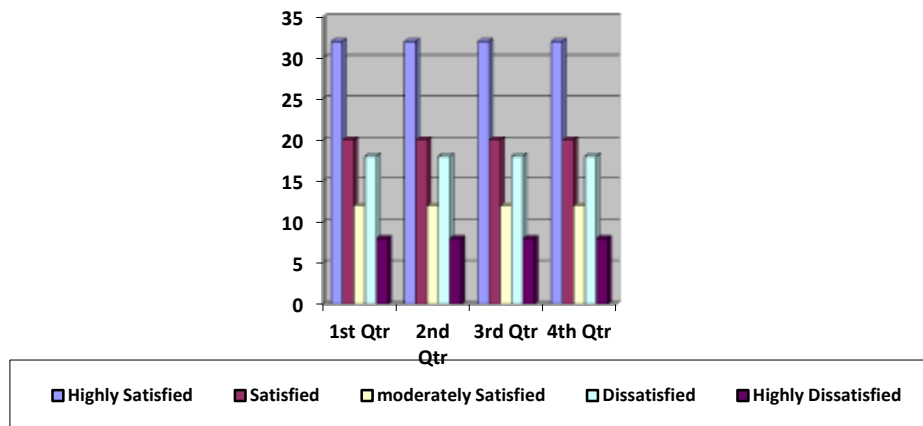
The most of the people are highly satisfied with employee skill development and non-of the customer is dissatisfied with employees skill development at Kotak Mahindra bank.

10 The beneath chart shows the customers outreach with the operating timings of Kotak Mahindra

Table 4.10 Table showing that customer outreach level of operating hours at Kotak Mahindra

Opening Time	No of respondent
Highly Agree	32
Agree	20
Neutral	22
Disagree	18
Highly Disagree	8
Total	100

Chart 4.10 Chart showing that customer outreach level of operating hours at Kotak Mahindra bank



ANALYSIS:

From the diagram the aggregate thirty two of the respondents are very happy with the working hours of Kotak Mahindra bank while twenty of the respondents are fulfilled, twenty two of the respondents are tolerably fulfilled, whereas eighteen of the candidates are disappointed, and eighth of the respondents are profoundly disappointed with the working duration.

INFERENCE:

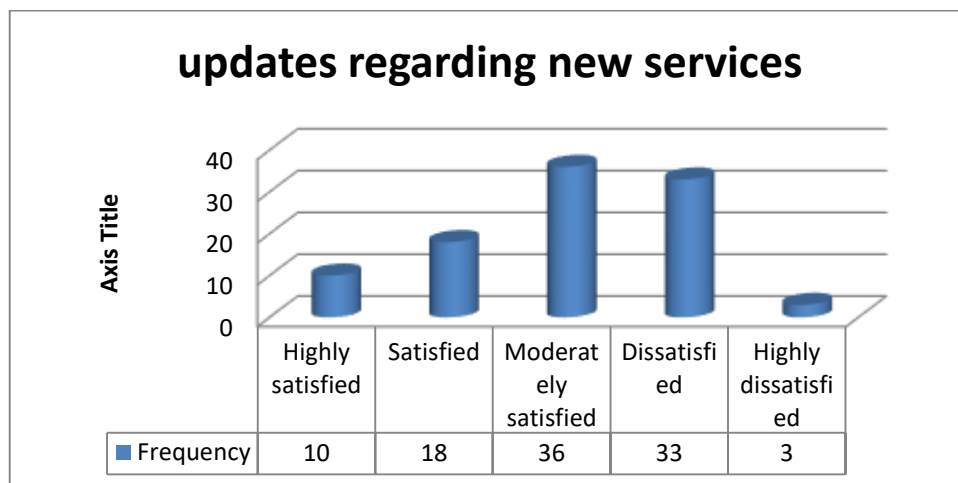
Operating hours are highly satisfied with customers very less people are highly dissatisfied

11 The table beneath shows the customers outreach with the upgradation given to them related to various new services.

Table 4.11 Table showing that customer outreach level with upgradation of new services

Service Upgradation	No of respondent
Highly Agree	10
Agree	18
Neutral	36
Disagree	33
Highly Agree	3
Total	100

Chart 4.11 Chart showing that customer outreach level with upgradation of new services



ANALYSIS:

From the graph it can be seen that ten of the respondents are profoundly happy with the updates given to them in regards to different new administrations, while eighteen of the candidates are fulfilled, and thirty six of the candidates are tolerably fulfilled, and thirty three of the candidates are disappointed and additionally third of the candidates are very disappointed with the updates given to them in regards to different new administrations.

INFERENCE:

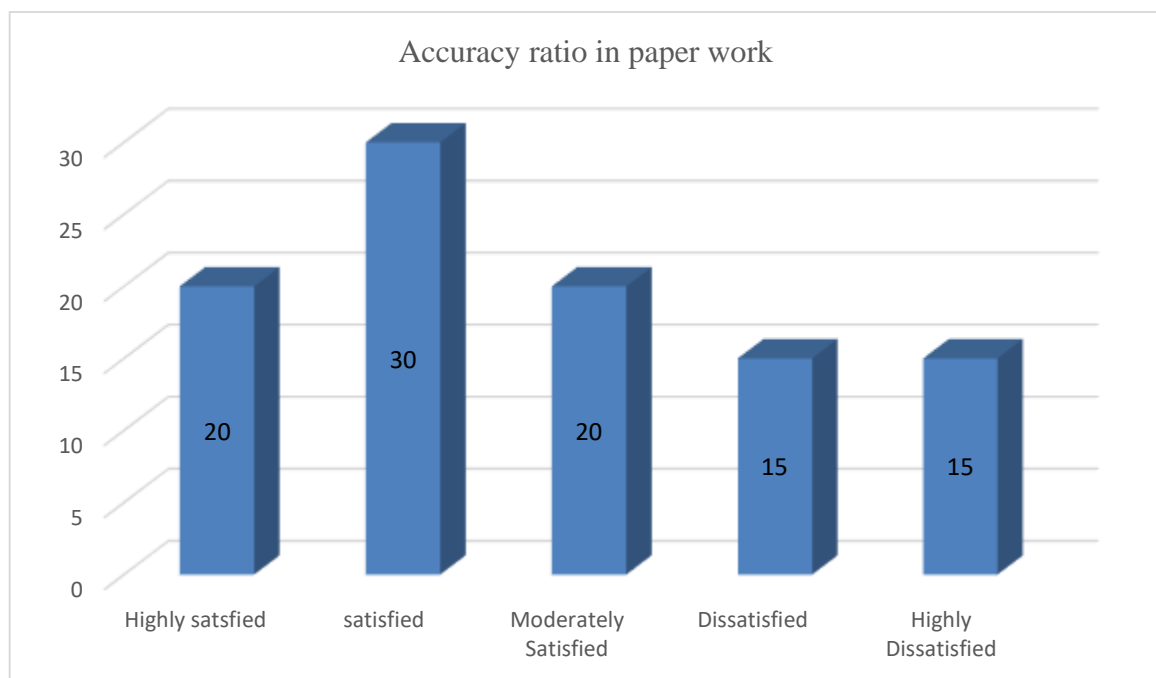
Company is not updated to new services very less people are highly satisfied and very less people are highly dissatisfied

12 The table beneath depicts the customer outreach with the accuracy ratio in paper work.

Table 4.12 Table showing customer outreach with accuracy ratio in paper work

Service Upgradation	No of customers (%)
Highly satisfaction	20
satisfaction	30
Moderately satisfaction	20
Dissatisfaction	15
Highly Dissatisfied	15
Total	100

Chart 4.12 Chart showing customer outreach with accuracy ratio in paper work



ANALYSIS:

From the chart 20% highly satisfied, 30% satisfied, while 20% moderately satisfied, 15% dissatisfied, and 15% highly dissatisfied

INFERENCE:

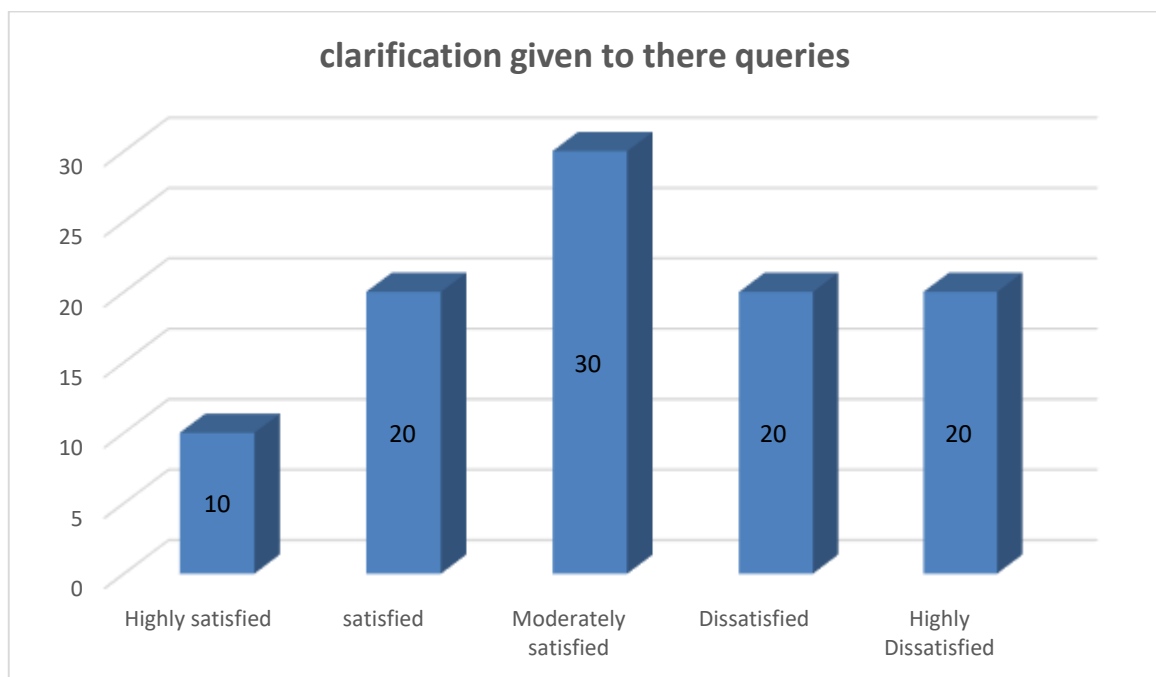
Most of the customers agree with the paper work and some customers were dissatisfied

13. The table beneath depicts that the customer outreach with the authentication given to their instinct.

Table 4.13 Table showing that customer outreach with authentication given to their instinct

Service development	No of respondent (%)
Highly Agree	10
Agree	20
Neutral	30
Disagree	20
Highly Disagree	20
Total	100

Chart 4.13 Chart showing that customer outreach with authentication given to their instinct



ANALYSIS:

From the above chart it is known that 10% are highly satisfied,20% are satisfied,30%moderately satisfied,20% are dissatisfied,20% are highly dissatisfied

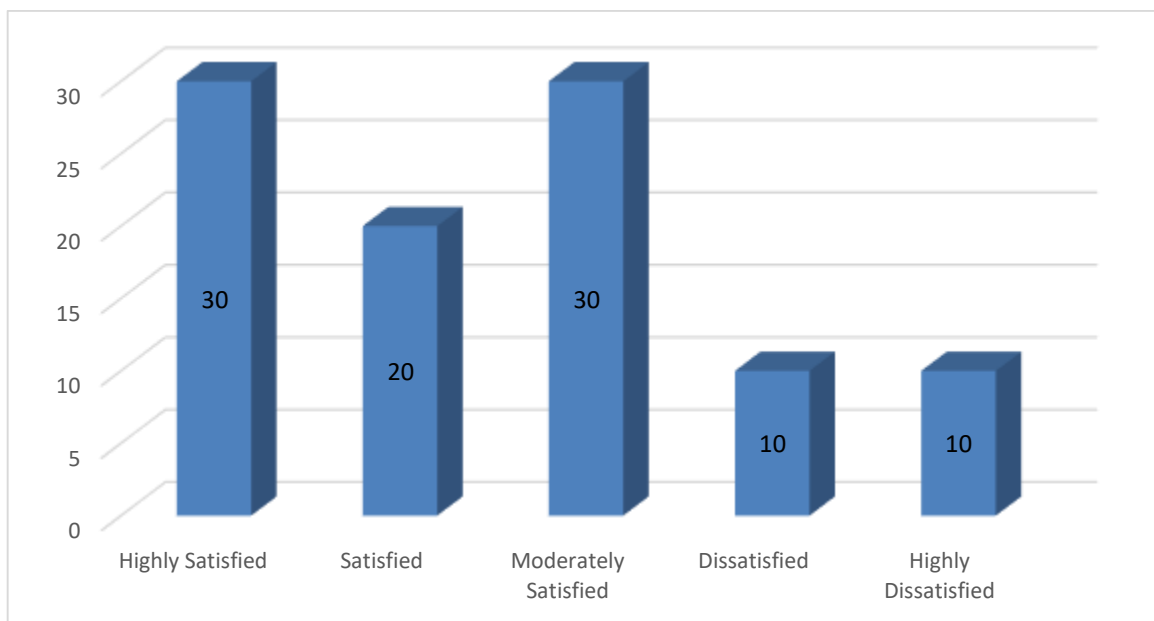
INFERENCE: Most of the customers are moderately satisfied with queries and issues and very less customers are highly satisfied

14. The following table shows that the duration taken by the staffs to complete the requirement.

Table 4.14 Table showing that duration taken by staff to complete their requirement

Respondent	No of respondent (%)
Highly satisfied	30
satisfied	20
Moderately satisfied	30
Dissatisfied	10
Highly Dissatisfied	10
Total	100

Chart 4.14 Chart showing that duration taken by staff to complete their requirement



ANALYSIS:

From the above chart it is highly observed that 30% are highly satisfied, where s 20% satisfied, while 30% are moderately satisfied, 10% dissatisfied, as well as 10% highly dissatisfied.

INFERENCE:

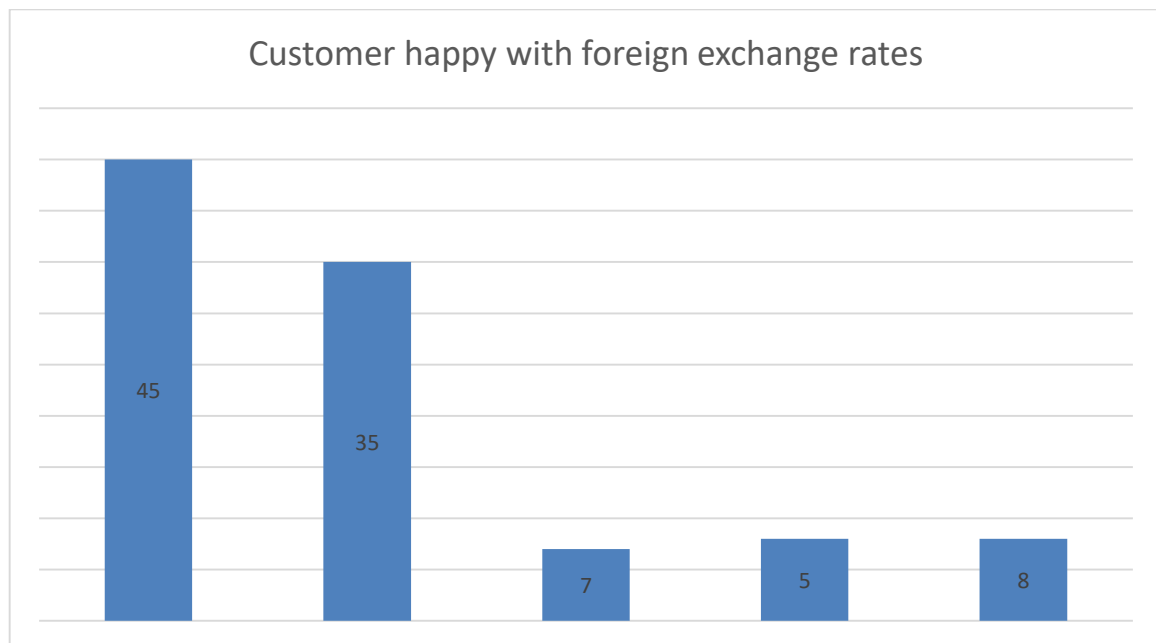
Most of the people are highly satisfied and very less people are highly dissatisfied

15 The customer happy with foreign exchange rates

Table 4.15 Table showing that customer happy with foreign exchange rates

Satisfaction Extent	No of respondent (%)
Highly Agree	45
Agree	35
Neutral	7
Disagree	5
Highly Disagree	8

Chart 4.15 Chart showing that customer happy with foreign exchange rates



ANALYSIS:

From the over 45% are exceptionally fulfilled, where as 35% are fulfilled, while 7% are reasonably fulfilled, and in addition 5% are disappointed, and 8% are exceedingly disappointed.

INFERENCE:

Most of the customers are highly satisfied and very less customers are dissatisfied with foreign exchange rates.

16. How would you rate level of satisfaction with Kotak Mahindra Bank

Table 4.16 Table showing that how would you rate level of satisfaction at Kotak Mahindra bank

Satisfaction	No of respondent (%)
Highly Agree	65
Agree	20
Neutral	5
Disagree	7
Highly Disagree	3
Total	100

Chart 4.16 Chart showing that how would you rate level of satisfaction at Kotak Mahindra bank



ANALYSIS: 65% customers are exceedingly fulfilled, 20% are satisfied, 5% are tolerably satisfied, 7% are disappointed, 3% are very disappointed

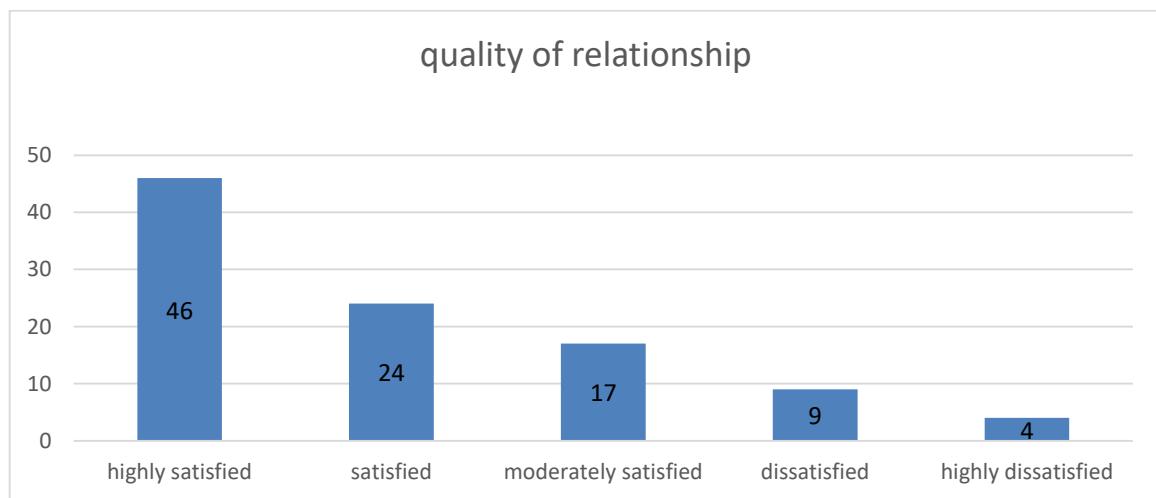
INFERENCE: Most of the customer are highly satisfied with customer service and very less customer are highly dissatisfied

17. How would you rate the overall quality of your relationship with Kotak Mahindra Bank

Table 4.17 Table showing that how would you rate overall quality of our relationship at Kotak Mahindra bank

Relationship Level	No of respondent (%)
Highly Agree	46
Agree	24
Neutral	17
Disagree	9
Highly Disagree	4
Total	100

4.17 Chart showing that how would you rate overall quality of our relationship at Kotak Mahindra bank



ANALYSIS:

From the above diagram it is 46% of the respondents are exceptionally fulfilled, 24% are fulfilled, 17% are decently fulfilled where as 9% are disappointed, and 4% are exceedingly disappointed.

INFERENCE

Large portions of the client are cheerful and exceptionally happy with Kotak Mahindra bank and less individuals are exceedingly disappointed.

Hypothesis:

H₀: There is no relation between gender and Customer outreach level

H_a: There is relation between gender and Customer outreach level

Correlations

		Gender	customer outreach level with foreign exchange rates
Gender	Pearson Correlation	1	.777**
	Sig. (2-tailed)		.000
	N	100	100
customer outreach level with foreign exchange rates	Pearson Correlation	.777**	1
	Sig. (2-tailed)	.000	
	N	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

Interpretation:

There is positive and significant relationship between gender and Customer outreach level at Kotak Mahindra Bank with Significant Value 0.000 which is less than 0.005

CHAPTER 5

FINDINGS, CONCLUSION AND SUGGESTIONS

5.1 FINDINGS

It was discovered that a large portion of the clients of Kotak Mahindra are male as they constitute 72% of the respondents.

It has been discovered that out of 100 examples taken for the examination reason, aggregate of 69% of the clients come to Kodak Mahindra for purchasing the remote trade, and just 31% of them want offering of the same.

It was additionally been discovered that larger part of the clients comes to Kodak Mahindra for the acquiring or offering of outside cash, which is includes 70% of the aggregate clients of Thomas cook.

It has been discovered that a large portion of the clients are happy with the remote trade rates, while 8% of the clients are exceedingly disappointed with the outside trade rates.

It has been additionally discovered, that the greater part of the clients are tolerably happy with the availability of the branch went by.

It's been watched that clients are reasonably happy with the signage's to recognize the branch which involves 51% and 16% of the clients which are profoundly happy with signage's to distinguish the branch.

It has been found or demonstrated that the vast majority of the clients are exceedingly happy with the Kotak Mahindra staff welcome and are well disposed welcome.

It was additionally been discovered that the greater part of the clients are just respectably fulfilled (47%) with the staff's capacity

5.2 CONCLUSIONS

In spite of the fact that Kotak Mahindra is managing a vast portion of the market, yet at the same time Kotak an enormous market openings. Kotak Mahindra ought to have more branches in rural regions and urban communities. It has to decrease commission rates and give reasonable rates to customer. So that more customers buy the dollar at reasonable rates.

5.3 SUGGESTIONS

First since the majority of the clients pick a specific foreign trade specialist co-op based on rates. So the Kotak Mahindra Foreign swapping scale ought to be closer with the Nationalized Bank.

After great rates the client pick a specific outside trade specialist organization based on Locational comfort,

There ought to be all the more no of signage's with the goal that it turns out to be simple for the client to recognize the branch.

The worker ought to be more responsive towards understanding the client necessity as the vast majority of the clients are respectably fulfilled.

The Kodak Mahindra representatives should attempt to refresh the client additionally viewing different new administrations as the discoveries propose that a large portion of the clients are disappointed with the updates given to them in regards to different new administrations.

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Annexures

Questionnaire

1. The frequency of customers

Gender
Male
Female

2. The foreign exchange transactions.

1 Transaction
2 Buying
3 Selling

3. The foreign exchange service customer wants

1 Foreign currency
2 Wire transfer
3 Foreign currency demand draft
4 Travellers cheque

4. The customer outreach level with the foreign exchange rates

1 Highly dissatisfied
2 Dissatisfied
3 Moderately satisfied
4 Satisfied
5 Highly satisfied

5. The customer outreach level who all have contacted the branch office.

Maximum dissatisfied
Dissatisfied
Moderately satisfaction
Satisfaction

Maximum Satisfaction

6. The customers outreach extent with the signages who contacted branch

Highly Satisfaction

Dissatisfaction

Moderately satisfied

satisfied

Maximum Satisfaction

7. The customers outreach extent to the employee greetings and friendly ambience

Maximum dissatisfaction

dissatisfied

Moderately satisfaction

Satisfaction

Highly Satisfaction

8. The customer's satisfaction to the extent of knowing their requirement.

Highly Disagree

Disagree

Neutral

Agree

Highly Agree

9 Customers outreach along with staff grooming

Maximum Dissatisfaction

Dissatisfaction

Neutral

Satisfaction

Maximum Satisfaction

10 Customers outreach with accuracy in documentation

Maximum Dissatisfaction
Dissatisfaction
Neutral
Satisfaction
Maximum Satisfaction

11. The customers outreach in clarity given to their doubts.

Maximum dissatisfied
Dissatisfied
Neutral
Satisfaction
Highly Satisfaction

12. The customers outreach with duration by the employee to fulfill their needs

Maximum dissatisfied
Dissatisfied
Neutral
Satisfied
Highly satisfaction

13. The customers outreach with the operating hours of Kotak Mahindra

Maximum Dissatisfied
Dissatisfied
Neutral
Satisfaction
Highly Satisfaction

14. Customers outreach to the upgradation provided to them regarding various new service.

Maximum Dissatisfied
Dissatisfied
Neutral
Satisfaction

Maximum Satisfaction

15 Are customer happy with foreign exchange rates

1 Maximum Dissatisfaction
2 Dissatisfied
3 Neutral
4 Satisfaction
5 Maximum Satisfaction

16 What way you rate your level of satisfaction with kotak Mahindra bank customer service

1 highly dissatisfaction
2 dissatisfaction
3 Neutral
4 Satisfaction
5 highly Satisfaction

17 Through what way you rate the overall quality of your relationship with kotak Mahindra bank

1 Highly Dissatisfaction
2 Dissatisfaction
3 Neutral
4 Satisfaction
5 Highly Satisfaction



ACHARYA INSTITUTE OF TECHNOLOGY
DEPARTMENT OF MBA

INTERNSHIP WEEKLY REPORT(16MBAPR407)

NAME OF THE STUDENT- PRIYATHAM REDDY

INTERNAL GUIDE- PROF. OM PRAKASH C

USN NO- IAZI6MBA58

SPECIALIZATION- MARKETING & HUMAN RESOURCE

TITLE OF THE PROJECT- A STUDY ON CUSTOMER OUTREACH ON FOREX PRODUCTS

COMPANY NAME- KOTAK MAHINDRA BANK

LOCATION- MG ROAD, BENGALURU

WEEK	WORK UNDERTAKEN	EXTERNAL GUIDE SIGNATURE	INTERNAL GUIDE SIGNATURE
15-01-18 To 20-01-18	Introduction about Kotak Mahindra and its products		
22-01-18 To 27-01-18	Learning about different types of forex products by Kotak mahindra		

29-01-18 To 03-02-18	Orientation and gathering information about the growth of the company	<i>Jef</i>	<i>En</i>
05-02-18 To 10-02-18	ANALYSIS of the position of the company	<i>Jef</i>	<i>En</i>
12-02-18 To 17-02-18	Research problem identification	<i>Jef</i>	<i>En</i>
19-02-18 To 24-02-18	Preparation of the research instrument for data collection	<i>Jef</i>	<i>En</i>
26-02-18 To 03-03-18	Theoretical background of the study	<i>Jef</i>	<i>En</i>
05-03-18 To 10-03-18	Data collection and data analysis	<i>Jef</i>	<i>En</i>
12-03-18 To 17-03-18	Interpretation of the data gathered during the survey	<i>Jef</i>	<i>En</i>
19-03-18 To 24-03-18	Final report preparation and submission	<i>Jef</i>	<i>En</i>

