



विजया बैंक
VIJAYA BANK
(A Government of India Undertaking)
A friend you can bank upon

Date:26/March/2018

TO WHOM IT MAY CONCERN

This is to certify that **Mr. Nivas E S** (Reg no-1AY16MBA48) student of **Acharya Institute of Technology, Bangalore**. Pursuing MBA, has successfully completed his project work on the topic "customer satisfaction towards Vijaya bank" from **15th January 2018 to 24th march 2018** under our guidance.

We wish him all the success in his future endeavours.

Regards,

ॐ विजया बैंक / FOR Vijaya Bank

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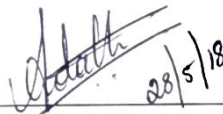
ACHARYA INSTITUTE OF TECHNOLOGY

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

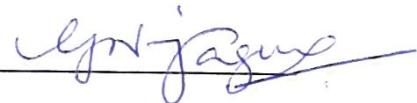
Date: 25/05/2018

CERTIFICATE

This is to certify that **Mr. Nivas E S** bearing USN **1AY16MBA48** is a bonafide student of Master of Business Administration course of the Institute 2016-18 batch, affiliated to Visvesvaraya Technological University, Belagavi. Project report on “**A Study on Customer Satisfaction Towards Vijaya Bank**” at **ThIrthahalli, Shimoga** is prepared by him under the guidance of **Prof. Arundathi K L** in partial fulfillment of the requirements for the award of the degree of Master of Business Administration, Visvesvaraya Technological University, Belagavi, Karnataka.

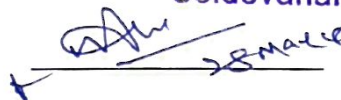

28/5/18

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PRINCIPAL
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DECLARATION

I, Nivas E S bearing USN 1AY16MBA48 hereby declared that the project report entitled “A study on Customer Satisfaction towards Vijaya bank” with reference to “ Vijaya bank” prepared by me under the guidance of Prof. Arundathi K L, faculty of MBA Department, AIT and external assistance by Mr. Vishwanath branch Manager-Vijaya bank Bejjavalli. I also declare that this project work is toward the partial fulfillment of the university Regulations for the degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum. I have undergone a summer project for the period of ten 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: Bengaluru


Signature of the Student

Date: 28-05-18

ACKNOWLEDGEMENT

I would like to thank my people who have helped and supported me while doing my Project report and work.

There is not enough word to offer vote of thanks to Dr. **Nijaguna G**, Head of the Department of MBA, AIT Bengaluru for his help in initiating the project report in advance for the regular motivation, my guides Prof. Arundathi K L faculty of MBA Department, AIT Bengaluru and Mr. Vishwanath branch Manager- Vijaya bank, Bejjavalli. for their admirable help, suggestions and opinions on the contribution during and after the project report period. for giving me the permission to carry my project work.

Place: Bengaluru

Nivas E S

Date:

USN: 1AY16MBA48

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EXECUTIVE SUMMARY

Internship project report on “A study on customer satisfaction towards vijaya bank”. Before internship I had many questions in my mind and this helped me to clear all these questions and doubts.

To see the satisfaction level of the customers towards Vijaya bank, to learn the level of consumer satisfaction, to know the several factors which give customer satisfaction after taking the Vijaya bank services, to measure the service quality of Vijaya bank. to know about Vijaya bank with respect to some customer opinion, to measure the satisfaction level of the consumer towards Vijaya bank.

The evolution of Indian economy helped for the growth of banking sector. As of now more organizations came to the Indian market with progressive schemes. They gave equal importance to security for deposits, interests, loans and other services. Vijaya bank is able to compete with in all these fields and it has a good and consistent brand image in the mind of the customer.

CHAPTER:1

INTRODUCTION

1.1 INTRODUCTION

Vijaya Bank provides me an opportunity to find the customer satisfaction towards Vijaya Bank, where I had a perspective of their way for cooperating with their customers towards bank, infers hypothetical learning examined in the class.

The entry position, which was given 2 months 10 days, facilitated me for considerable measure to understand the process, and also the point of my study, which made me connect with several customers

As I worked in Vijaya bank, I found the way how to react to the customers and the method of communication, service delivery and advertisement activities, which play important role in the bank, It helps in the advice for the bank to correct their mistakes.

1.2 INDUSTRY PROFILE

Banking area has turn become the backbone for the business in current situation. The progress in economic activities has focused to increase in capacity of banking activities. The word Bank has been derived either from the Italian word banca (or) from the French word banque meaning a 'bench' or table meant for exchange of money.

Definition

A Bank can be defined as the financial institution which is certified to accept deposits for the purpose of lending which is repayable on request. Banks also provide the facility of security deposit, exchange of money.

HISTORY

Indian Banking structure is very old as Vedic period. The India Banking system has initiated in the of 18th era. Bank of Hindustan was the first Bank which was started in the year 1770, liquidated in 1882 and General Bank of India which was started in 1786, filed in 1791. The leading & oldest bank is State Bank of India. The bank created as Bank of Calcutta & later retitled as Bank of Bengal. A presidency government give fund to three banks are State Bank of India, Bank of Bombay & Bank of Madras. These banks are amalgamated to form Imperial Bank of India which become the State Bank of India after Independence of India.

The progress of banking sector in India is studied in three phases namely;

- Pre-independence from 1786 to 1969
- Second phase which is from 1969 to 1991
- New stage of Indian Banking System, reforms after 1991

Phase 1 is defined by existence of many banks. It includes the formation Bank of Hindustan, General Bank of India & some other Banks.

Phase 2 highlights the nationalization of Indian Banking sector modifications was carried started in the year 1980 with six other banks. After nationalization the divisions of the public-sector banks in India leads to almost 800% & deposits & loans took a huge jump by 11000%.

Phase 3 This phase has presented many more products and services in the banking sector in its modifications. In 1991, under the chairmanship of M Narasimham, a committee was setup by his name which was worked for liberalisation of banking performs. The nation is flooded with the foreign banks and their ATM outlets. Efforts are made to give a satisfactory facility to clients. Phone banking and net banking is started. The whole system became more appropriate and swift.

The leading bank which is State Bank of India was started in 1806. It was one out of three banks which were established by Govt. There were seven subordinate Banks which are entirely under its control. SBI is governing over its subsidiaries with its major network in Indian Banking sector.

1.3 COMPANY PROFILE

Vijaya Bank is a public region bank whose company workplace is located in Bangalore, Karnataka, India. It is one of the nationalized bank in India. The financial institution gives clients with various monetary services and products through various delivery channels. The bank has 2031 branches at some places in the country (as of March 2017) and has extra 4000 consumer contact points, along with the 2001 ATM machines.

History

Vijaya Bank installed by A.B. Shetty on October 23, 1931 [4] in a set of farmers led by at Mangaluru in Dakshinanakanada, Karnataka. Since it was mounted on 'vijayadashami', so named as 'Vijaya Bank'. [5]

In the financial disorder that occurred for the duration of the Great Depression of 1927-1930, Shetty approached a number of Bunt's individuals to installation a bank to offer credit canters at decrease hobby fees, permitting farmers to develop their land and save you them Fall into the clutches of cash creditors. Therefore, Shetty worried 14 Bunts and installed Vijaya Bank on October 23, 1931. The initial authorized capital of the financial institution became 500,000 U.S. Dollars and the issuance capital was 2 million U.S. Bucks. Pay-as-you-cross capital is \$8,670.

Promoters

promoter	Mar-2018
Foreign	0.00%
Indian	68.77%
Total Promoter	68.77%
Non-Promoter	-
Institutions	18.24%
Non-Institutions	12.99%
Total Non-Promoter	31.23%
Custodian	0.00%
Total	100.00%

Vision mission and quality policy

Vision

Vision is to evolve into a strong sound and globally competitive financial system, providing integrated services to customers from all segments, leveraging on technology and human resources, adopting the best accounting and ethical practices and fulfilling corporate and social responsibilities towards all stake holders

Mission

To emerge as a Prime National Bank backed by modern technology, meeting customers' aspirations with professional banking services and sound growth contributing to national growth.

Quality policy

They ensure Consumer satisfaction and Lots of Smiles by strict loyalty and continuous enhancement to the policies, actions and systems.

Product or service profile and Areas of operation

Credit cards

Vijaya Bank has a variety of credit cards to its credit which offer unparalleled advantages to customers. The range of cards offered by the bank includes:

- VISA Classic Credit Card – it is a domestic card it has a validity across India & Nepal, the card is given to salaried and self-employed individuals.
- MasterCard Classic Credit Card –it is another domestic card with valid in India and Nepal, the card is given to the accountholders of the bank in connection with MasterCard
- Vijaya platinum Card –It is a card which is valid for 3 years from the date of issue, it is offered for the customers of the bank
- MasterCard Global Credit Card – it is an international credit card available in associate with the MasterCard, the card is offered to present customers of the bank
- VISA Classic International Card – It is another credit card which is associated with VISA and is known globally
- VISA Gold Credit Card – It is a card valid thought India and Nepal given to the accountholders of the bank
- VISA City Specific Cards –It is a credit card which is specific for a particular city
- VISA Doctors Card –It is a credit card accessible to doctors and medical consultants of any discipline of medicine
- VISA Nurses Card – It is a card given to nurses

Loans

Banks can offer a distribution of sorts of loans to meet the countless financing needs of people.

Various kinds of loans include the subsequent:

- Home Loans - Funding for the acquisition or construction of houses
- Personal Loans - All non-public loan necessities are glad through the mortgage
- Vehicle Loans - Loans for 2-wheelers or four-wheelers for personal use
- Loans to Transport Operators - Provide delivery operators with expert loans to purchase automobiles and meet operating expenses
- V-Vehicles - loans granted to shop for vehicles that transport students or personnel
- Jewellery Loan - The value of mortgaged 22-carat gold earrings or rings
- V Reverse Mortgages - Seniors with self-owned and proprietor-occupied residences can use this loan
- Trader Loans - financing alternatives for investors, although they could use them to pay for enterprise fees and attain commercial enterprise assets
- V Restaurant - Loan committed to establishing and retaining restaurant operations
- V Secured Overdraft - Facilities to fulfil operating capital necessities
- V Rent - Loans to individuals with condo residences
- Loan to Property - Loans to people with industrial or residential houses
- Loan to docs - Provide docs with unique loans to meet their unique costs
- Education Loans - Loans for college kids wishing to attend better training
 - Other loans –
 - V Equip
 - V Cashew
 - Vijaya Mangala
 - V Solar
 - V Rice Mill
 - V Dal Mill
 - V Flour Mill
 - V Swashakti
 - Vijaya Top-up Loan

Savings Account

Different methods of saving account are accessible to individuals so that they can achieve their banking needs. These accounts include:

- V Payroll Savings Account –It is a salary account for employees of companies, institutions, firms, etc.
- V Genuth Savings Bank Account – It is a savings account for children. new-born children after one day of birth can open this account.
- V Balika Savings Bank Account –It is a savings account for the girl child as per the Government’s scheme for the girl child
- V Platinum Savings Bank Account – It is a savings account includes attractive features & advantages in terms of banking services
- Vijaya Saral Savings – It is a simple savings account which can opened with an opening deposit of Rs.10 only
- V Basic SB Account -It is a small savings account for the low-income people

Term Deposits

It is Also called Fixed Deposits; these deposits return a higher return undertaken by a Savings Bank Account. The accounts in this type are as follows:

- Recurring Deposits –It is a deposit system in which small monthly payments are payable for fixed time period with a fixed maturity worth
- V GenuthUnnati Recurring Deposit Bank Account – It is a periodic deposit account for children up to 158 years with a time period ranging from 3 years to 10 years
- Vijayashree Units –It is a fixed deposit scheme which allows the service of limited withdrawals from the account in multiples of Rs.1000
- Fixed Deposit – It is a traditional scheme, interest is received and paid to customers on a monthly. Quarterly, half-yearly or yearly basis
- V Balika Deposit – It is a fixed deposit available for the girl child as per the encouragement schemes started by the Government of India for the safety of the girl child
- Jeevan Nidhi deposit –It is a daily deposit scheme cash is collected by the bank’s staff from the depositor. The time period can be for 12, 39 or 63 months
- Vijaya tax Saving Scheme – it is a deposit scheme for a minimum period of 5 years which focus to save tax under the regulations of Section 80C

NRI Banking

Vijaya Bank also offers facilities in the sector of banking for Non-residential Indians. The bank deals in 9 international currencies which include the Pound Sterling, Australian Dollar, US Dollar, UAE Dirhams, Euro, Japanese Yen, etc. The services accessible to NRIs contain bank accounts in the mode of savings accounts denominated either in Indian currency or foreign

currency, loans, fixed deposit accounts, remittance services, forex services, remittance services, treasury services, services to exporters, treasury services, etc. among others.

Competitors

List of public sector banks

1. UCO Bank
2. United bank of India
3. Union bank of India
4. Allahabad bank
5. Andhra bank
6. Bank of Baroda
7. Syndicate bank
8. Bank of India
9. Bank of Maharashtra
10. Canara bank
11. Central bank of India
12. Corporation bank
13. Indian bank
14. Punjab national bank

Private Sector Banks - Indian Banks

- | S.N. | Bank |
|------|---------------------|
| 1 | Axis Bank |
| 2 | City Union Bank |
| 3 | Federal Bank |
| 4 | HDFC Bank |
| 5 | ICICI Bank |
| 6 | IndusInd Bank |
| 7 | IDFC Bank |
| 8 | Karnataka Bank |
| 9 | Karur Vysya Bank |
| 10 | Kotak Mahindra Bank |
| 11 | RBL Bank |
| 12 | YES Bank |

SWOT analysis

Strengths

- Focused business model and presence in key transport markets
- Conventional business policy
- Clear structures and swift decisions
- Capable and qualified staff
- Wide market and asset expertise
- Concentrated, industry-specific customer service
- Many types of credit portfolio
- Comprehensive capital base

Weaknesses

- High liquidity cost, compared to some other competitors
- Comparatively high sector exposure
- Global existence needs higher staff resources
- No material customer deposits
- Depend on geo political growths

Opportunities

- developing new customer relationships
- Widen the product range and improve cross-selling
- Increasing the advisory and other facilities accessible to clients, banks, and stockholders
- Increasing our position as expert in international finance

Threats

- Alterations on the global financial markets
- Indebtedness of certain industries and developing economies
- Additional increasing in regulatory necessities
- Competition by other public and private sector banks

Future growth and prospectus

According to its executive director BS Rama Rao, Vijaya Bank expects enterprise growth of 7-8% this yr.

Growth will be pushed specially by the retail industry. “As of the second one sector of September 30, our retail boom fee was the highest in the industry, at 28%, which accounted for

28% of our usual portfolio.

However, he said that corporate credit purchases have no longer but recovered. "It depends on the full demand within the economy. Industrial production is declining, and the infrastructure and energy sectors are in a terrible temper."

He said that the modern economic NIM can be 2.75%. The second zone turned into 2.61%.

In the second sector effects report launched ultimate week, the financial institution said that earnings rose 34% to Rs.154 crore, net internet earnings 20%, raised to Rs.828 crore, and other profits doubled to Rs.388 crore.

Handling NPAs

In order to deal with non-performing assets (NPAs), Vijaya Bank is adopting a quarter-unique method. "For farmers, micro and small and medium-sized entrepreneurs and other patron businesses, we're launching a one-off placement program. There isn't any critical trouble with asset fine in the retail sector," stated Rao.

Although the order of asset pleasant stepped forward, to 5.1%, compared with 2.84% within the equal length of final yr.

Looking ahead, Vijaya Bank cantered in Bangalore will attention on increasing its commercial enterprise scope via physical fashions and generation products. "The executive director stated:" By March 31, 2017, the wide variety of branches will boom from 1980 to 2050. We additionally noticed giant growth in cellular and online banking.

The mobile banking users expanded to nine lakh this year from 1.36 lakh last year, while net banking customers grew to 6.69 lakh from 3.33 lakh during this period.

CHAPTER:2

CONCEPTUAL BACKGROND AND LITERATURE REVIEW

2.1 Theoretical background of the study

Theoretical background of the study is to attract the client towards the bank by fulfilling the client and also recognize the client demand, perception and thinking etc. the core objective is to satisfying and to make feel better at bank, and also support to use all the data collected for upcoming perspective to develop satisfaction level of client and employee performance.

Customer satisfaction is the important to every business to gain the profit and to obtain market leadership, the term market indicates group of customers.

Customer satisfaction:

Customer satisfaction refers to the promising response of the consumers after use of product and services which are offered by business organization. Customer only satisfied if their expectations are meet by the product and services of business organization. Reaching customer satisfaction is tough but not impossible. Customer meet their perception and expectations with actual delivery finished by the business organization. their product and services measure their satisfaction level.

Customer satisfaction can be measured by use of corporate agencies using survey techniques. Only the expectations or needs are in keeping with the enterprise organization provide the client be prepared. When the corporation's commitment does no longer reach the customer's satisfaction, the client will get dissatisfied consequences. When the client gets the carrier they anticipate, the purchaser receives right carrier, when they get more service, they get the first-class provider and that they anticipate. The provider they predicted.

If the consumer is satisfied, they may keep a normal mindset toward the agency, and disillusioned with the business enterprise will lose clients, although the enterprise has to provide everyday clients with extra services and advantages, lest they think about other competition. Customer pleasure could be very essential for survival and development in the contemporary enterprise environment. Customer pride is a key indicator of business performance. Some businesses use client pleasure as a strategic device. Employees who need to deal at once with clients will offer customers with the best diploma of satisfaction in order

to build an excellent popularity, excellent intentions and unfold a Positive word of mouth will deliver new clients, computerized sales will boom and higher income earnings higher earnings.

Factors affecting customer satisfaction:

1) Capability of supplier to supply:

Satisfaction level of consumers got affected. if suppliers fails to supply the demanded volume and quality of product at the right period and at right place.

2) Technology advancement:

If the product and services are not updated from time to time the consumer may disappointed and became customers of competitors, if the organization upgrades its technology in its product and services the customer got satisfied and become routine.

3) Quality dimension:

Quality is the basic expectancy of every consumer, good quality of service provided by the suppliers will definitely make the customer loyal and a positive word of mouth will pass by making a favourable brand situation and future development of business.

4) Suppliers promises to customers:

Sometimes suppliers promise the customers in advertisements but fails to deliver it due to some reasons and make customers disappointed this may create an unfavourable word of mouth and suppliers loses their good will and status of the company.

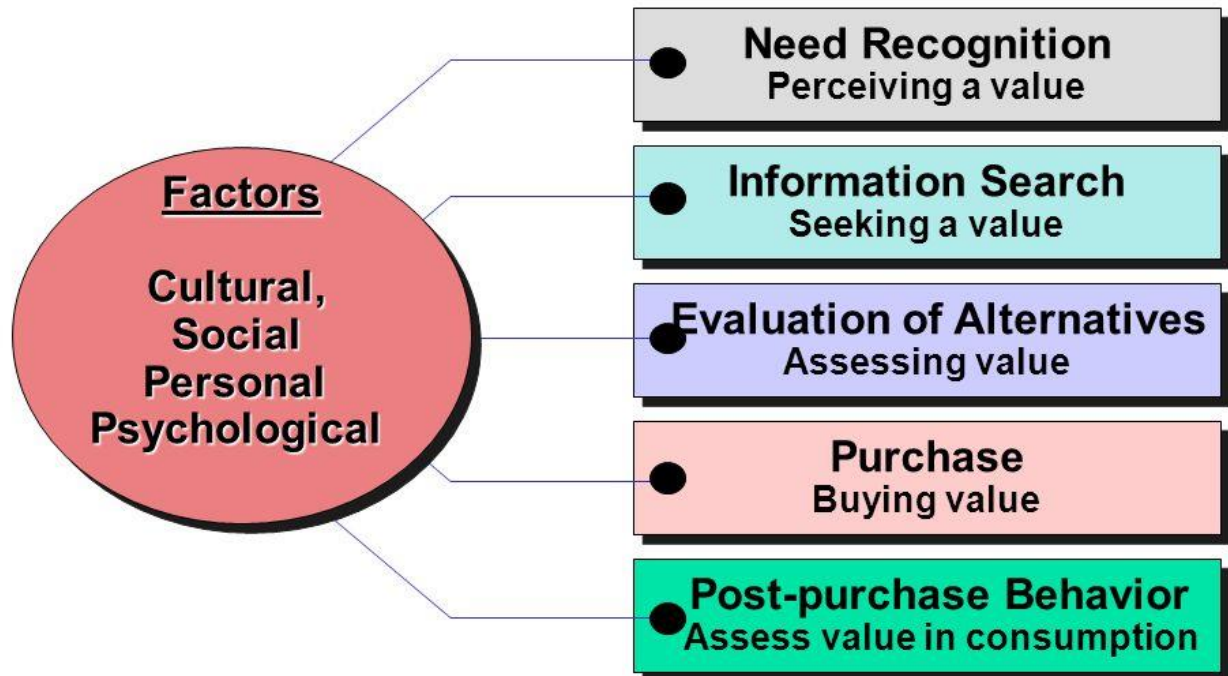
5) Handling the customer:

Consumers should be treated with a great care and with happiness environment. If the consumer is treated with friendlier this will create a good connection with customer and supplier.

6) Complaints:

Criticisms regarding the product and services should be handled with a great care so as to make consumer dependable on promises made of guarantees & warrantees and make consumer satisfied.

CONSUMER BUYING BEHAVIOUR PROCESS:



1. Need Identification

This is the first step inside the procedure. Purchase conduct cannot but admit it. What you need may be activated through inner stimuli (those which are hungry or thirsty) or outside stimuli (the ones that are spread from oral advertising and marketing).

2. Find information.

This can be aware of problems and wishes, and the client might also carry out the subsequent ranges throughout the information search segment. This is where customers attempt to go looking inner and outside business environments to perceive and compare information resources associated with fundamental buy choices.

3. alternative evaluation.

Individuals evaluate specific merchandise or brands at this stage primarily based on any other product high-quality. Those who've the ability to offer exceptional to locate customers. These factors strongly impact customer attitudes at this level.

4. Make a decision.

This can also rely particularly on factors, the unfavourable reactions of different customers and the level of inspiration for purchasing responses. This preference may be uneasy because of unexpected instances consisting of accidental task loss or relocation.

5. Purchase conduct.

In the quick time period, clients will examine the commodities of the early outlook, and also want to meet or not achieve. Therefore, these stages are very severe in reviewing customers. This may also critically affect the upcoming system of creating comparable purchases from the same enterprise.

2.2 Literature review

Ajzen & Hassn (1991).

In this study the function is one of the most familiar to Sidgwick, it is depend on the ethical theory of utilitarianism, in this study customer satisfaction of consumer attitude is fully based on helpfulness. when the choice spins around the volume of discomfort.

Bhatnagar (2000).

In the finding of author inspected that the buyer's satisfaction various time influenced by the convenience of customer goods & services, The delivery quality of consumer goods and service is developed the main concern of all employments. Customer satisfaction is classically known as a post-consumption discovery judgment concerning an actual goods or service.

Bousch & Homer (1988).

In this finding, Writer considered about the trustworthiness of consumer's satisfaction. Faithful consumers are those who are purchasing same brand goods at their shopping. they never concerned about the value. because they know about maintenance of according to the price. A loyal customer is much important than 10 new customers to the company.

Csikszentmihalyi (2000).

In this study author observed that there is a connection b/w consumer satisfaction & brand structure of the product. Decided because if the level of consumer increase, if the brand price increases and the level of consumer satisfaction reduces then usually brand value will be reduced.

Dailey & Fmi (2000).

In this finding the author has studied the valuation reduced that the consumption practice was smallest as better it was supposed to be at the consumer's behaviour towards the goods and services.

D'essenc (2001).

In this study, the writer considered about the situation of customer behaviour. Which is very important in acquiring the customer, and this process is called the customer relationship management.

Donthu & Garcia (1999).

The author defined that influencing the purchasing process, for eg, relatives , media, friends, and ads. These types of aspects influence the consumer to buy the goods. These are the strong sources which made the potential buyer.

Harrison & Albertsons (2001).

In this examination, we can see the value of customer's response to the calculation of the supposed difference b/w the definite performance of the goods and service as perceived after its consumption. and earlier expectations (or some other custom performance)

Heng patrick & Low kim (2006).

In this study author analyzed that consumer satisfaction is influenced by the accessibility of customer goods and service, The delivery of excellent consumer services has developed. the concern of all businesses. Customer satisfaction is the naturally defined as a post-consumption concerning a specific goods or service.

Hoffman & Novak (1996).

In this study, author analysed the evolution of consumer forecasts towards a particular brand. Later the consumer forecasts differ from one brand to another. So, we have to clear our customer expectations.

Hsiao H L (2010).

The author has inspected the post-acquisition behavior of customers at the time of purchase. Consumers' boldness is positive but after purchase, the attitude may turn into negative. And then it causes dissatisfaction.

Kim & Karpova (2010).

In this study, writer explained the publicity knowledge to the sellers to earn the new customers to recover sales volume. If sales volume rises mechanically, profit will also increase.

Lorek (2001).

In this study, author provided definition for 'consumer' upon two methods: With a position to loyalty, "A customer is being who measures the quality of offered product and services" and on process-oriented method, "the customer is exist or group that gets the effort of output".

Mcgraw Hill (1999).

In this study, author analyzed that purchasing behavior of consumer which helps to make marketing plans from the company. And he describes fulfillment as, "The buyer's mental state of being adequately or inadequately rewarded for expenses undertaken"

Mohammad Amin (2009).

The author examined that the psychological characteristics considerable in fulfillment of the product and service. The summary psychological state results in when the reaction nearby disconfirmed prospects is united with the customers' past feelings about the participating experience.

Mowen & Minor (1998).

In this study authors analyzed the association between the product selections and the new product development progression. Authors also analysed the major key topics in the course of new formation of presentation process.

Monroe & Dodds, (1988).

In this study author has considered the achievement issues of the product introduction and strategies, marketing has to be complete while making product inauguration to the market. writers also studied about the product pushing, pointing for the success and creativeness of the product presentation.

Quelch & Klein (1996).

In this study writers are considered about the hazardous issues which are complicate in new product introduction with reference to product. writers also careful about pre-launch and post-lunch procedures for the product go well in the market.

Raman Swati & Radhika Neela (2005).

In this study writers are surveyed about the product inauguration of the medicinal product to the market. Tactical preparation for introduction and work on the launch of the making is significant for new product launch. Author also inspected the vision of change about the product in market and abilities of change the perception of the product.

Roy Subhadip (2005).

Has provided an comprehensive section wise explanation on the subject. He also allocated the role of national and international customer organizations in consumer safety.

Thathoo Rahul & Kacheria Rahil (2007).

Studied and said that nowadays corporations hope to reach profitability more quickly, and faster mode to reach global brand responsiveness is through online modes.

Torkzadeh & Dillion (2010).

The book exposes the main subject in consumer law and reviews the values governing and they have also imitated the rules of controlling customer connections and policies minimizing these rules.

Verma Neha (2008).

Consumer buying attitude symbolizes the purchasing attitude of last customers- individual buyer of good and service for personal usage. All of these last customers syndicate to make up the customer market.

CHAPTER: 3

RESEARCH DESIGN

3.1 STATEMENT OF THE PROBLEM

“ A study on customer satisfaction towards Vijaya bank”

The topic is taken for improve the customer satisfaction to different channel of services. The research is also focused towards finding several reasons affecting satisfaction and dissatisfaction towards the various services given by Vijaya bank.

3.2 NEED FOR THE STUDY.

The main necessity to study on the company is to identify the company whether it satisfies the consumer needs and the consumer are satisfy with service or not. This research study can improve the consumer facility from the company.

- It helps to regulate the post-purchase reaction consumer to develop the delivery and service of product.
- It is a procedure of study is customer satisfaction.
- It supports to build the long-term relationship with the consumer.

3.3 OBJECTIVES OF THE STUDY

- To know the customer satisfaction level towards the Vijaya bank.
- To know the learning level of customer satisfaction.
- To study the marketing tactic & consumer behaviour towards the bank.
- To learn about Vijaya bank with favors the definite customer opinion.

3.4 SCOPE OF THE STUDY.

The scope of study is targeting the Vijaya bank with a vision of success as well as the customer's reaction and awareness about the brand, products, and services of Vijaya bank.

The data is analyzed & presented in the easy and precise mode on the base of which relevant references has been made to business to make better services, strategies, and policies of the company in India.

- From the study, we can realize the level of customer satisfaction and we can formulate a strategy to improve consumer satisfaction.
- The study is completely conducted to gather information about customer importance towards Vijaya bank.
- The study is concerned only with consumers who have transaction with Vijaya bank .

3.5 RESEARCH METHODOLOGY.

Descriptive research design

Descriptive research is a study planned to show the participants in an exact way. The three key ways to gather this information are: Observational, defined as a way of viewing and recording the participants. Case study, defined as an detailed study of an individual or set of individuals.

3.5.1 Sampling plan:

➤ Sample size

Sampling is conducted on the part of the population from Thirthahalli town at Bejjavalli branch and the sample size was 100. It is a study of behaviour and characteristics of the customers of a sample, rather than full size of the population is those who have account in the branch, not only result in the substandard cost of the research. Therefore the sample plan is important factor of the design.

➤ **Sampling techniques.**

Simple Random sampling technique was used because the sample was picked from the all available customers. The sampling techniques are easy sampling that are attained by choosing supportive population unit for the purpose of study. This study belongs to the population being examined those are selected neither by possibility nor by finding.

3.5.2 Tools used:

Graphical percentage analysis.

3.5.3` Data collection method:

The data is collected by primary and secondary data.

Primary data:

The primary data is collected from vijaya bank customer who have transaction with vijaya bank Bejjavalli. And it is collected with the help of questionnaires with the respondents are just 100 customers, interview by the personal way to help more actual study on the customer satisfaction towards vijaya bank. questions are in the form of open ended and close ended.

Secondary data:

The secondary data is collected with the help of journals, book in the libraries and in the form of a various employee in the organization and with the help of various websites

. 3.6 limitation of the study

- Less number of respondents for the study.
- Absence of reaction by the respondents for study.
- The fast-moving lifestyle of consumers may unfavorably affect this research.
- It is just takes place only in Thirthahalli.

CHAPTER -4

DATA ANALYSIS AND INTERPRETATION

Analysis of questionnaire

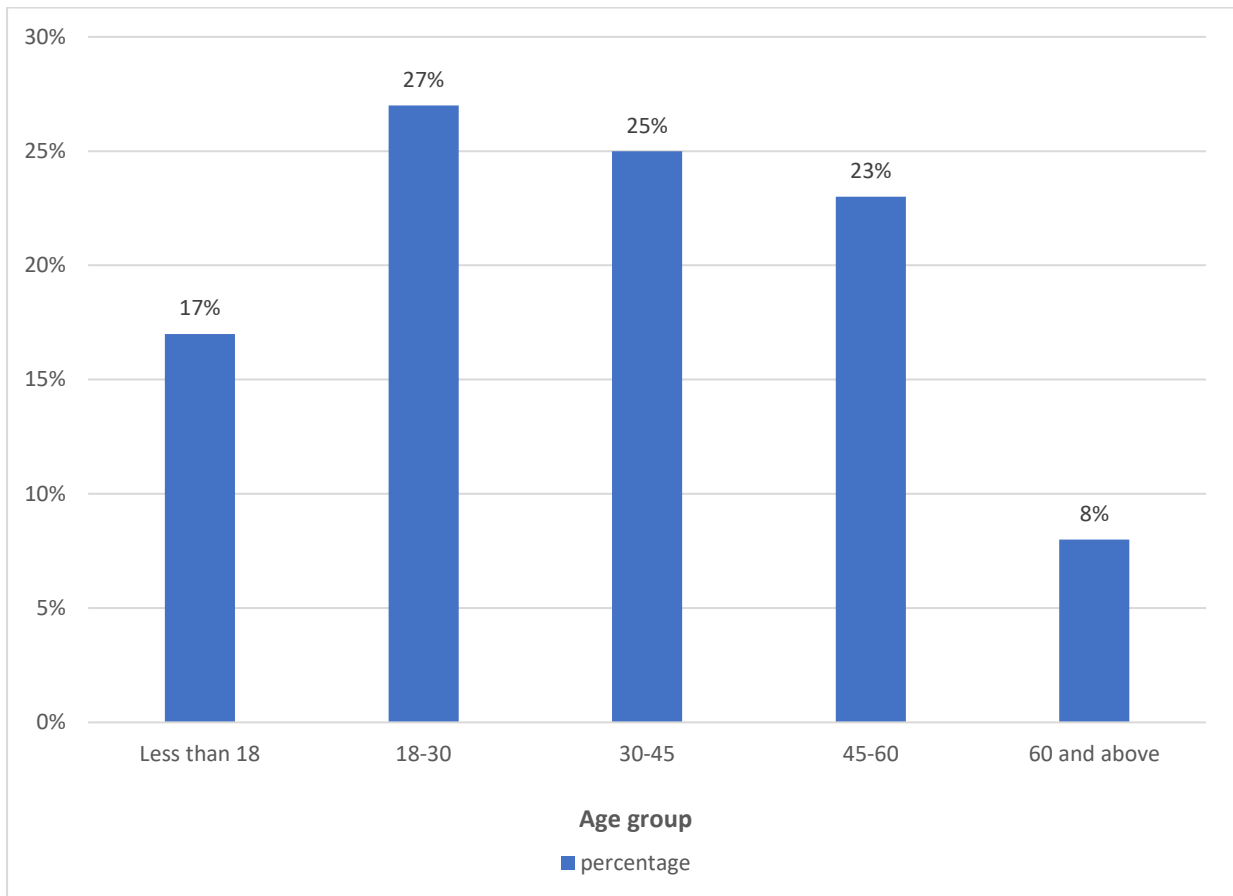
Table :4.1

Respondents age group

Serial number	Age group	No. of respondents	percentage
1	Less than 18	17	17%
2	18-30	27	27%
3	30-45	25	25%
4	45-60	23	23%
5	60 and above	8	8%
Total		100	100%

Chart: 4.1

Chart Respondents age group



Analysis

- 17 % of customers belong to less than 18 years
- 27 % of customers belong to 18 to 30 years
- 25 % of customers belong to 30 to 45 years
- 23 % of customers belong to 45 to 60 years
- 8 % of customers belong to above 60 years

Interpretation

Here we can see age group between 18 to 30 year are more and 60 and above are less. More number of youths have account in this branch.

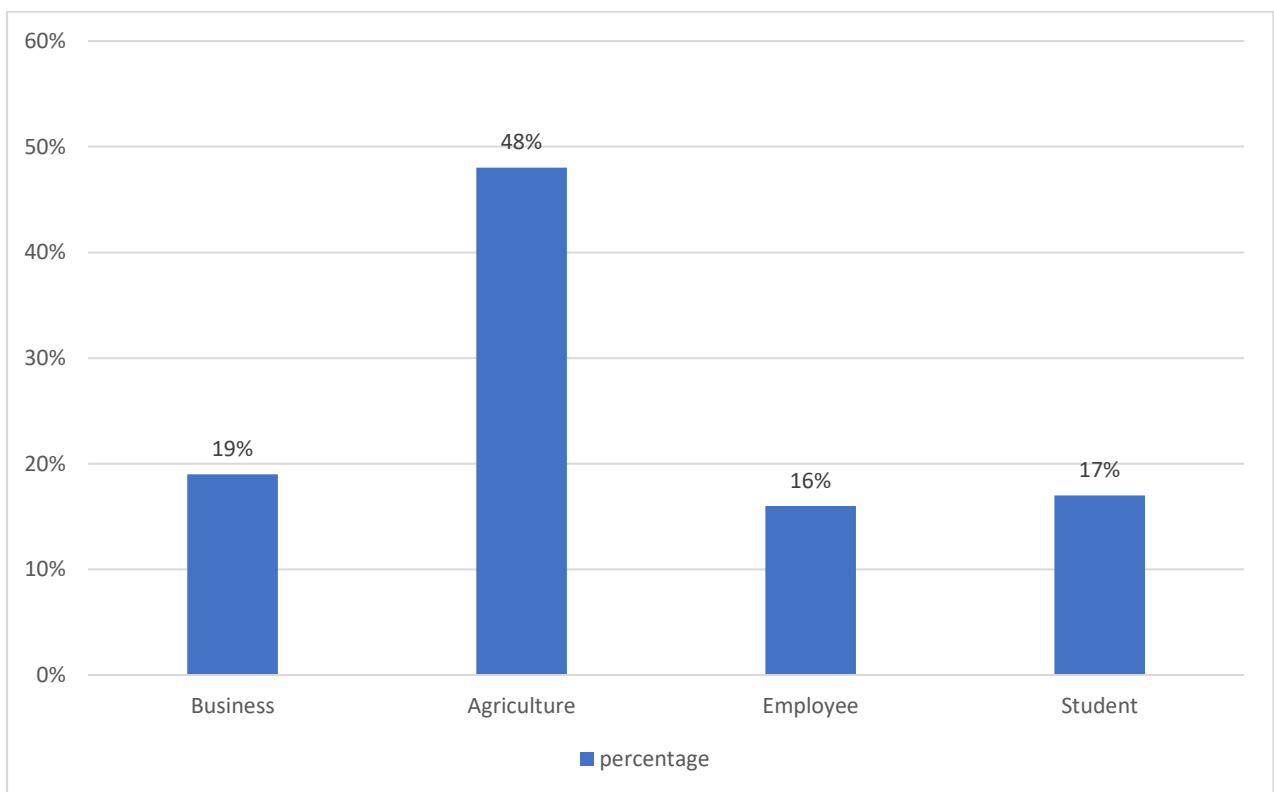
Table :4.2

Respondents profession

Serial number	Profession	No. of respondents	percentage
1	Business	19	19%
2	Agriculture	48	48%
3	Employee	16	16%
4	Student	17	17%
Total		100	100%

Chart :4.2

Chart showing Respondents profession



Analysis

- 19 % of customers are doing business
- 48 % of customers are agriculturists
- 16 % of customers are employees under different organization
- 17 % of customers are students

Interpretation

Here we can see agriculturists are more. because it is a rural area and agriculture is the main occupation in this location

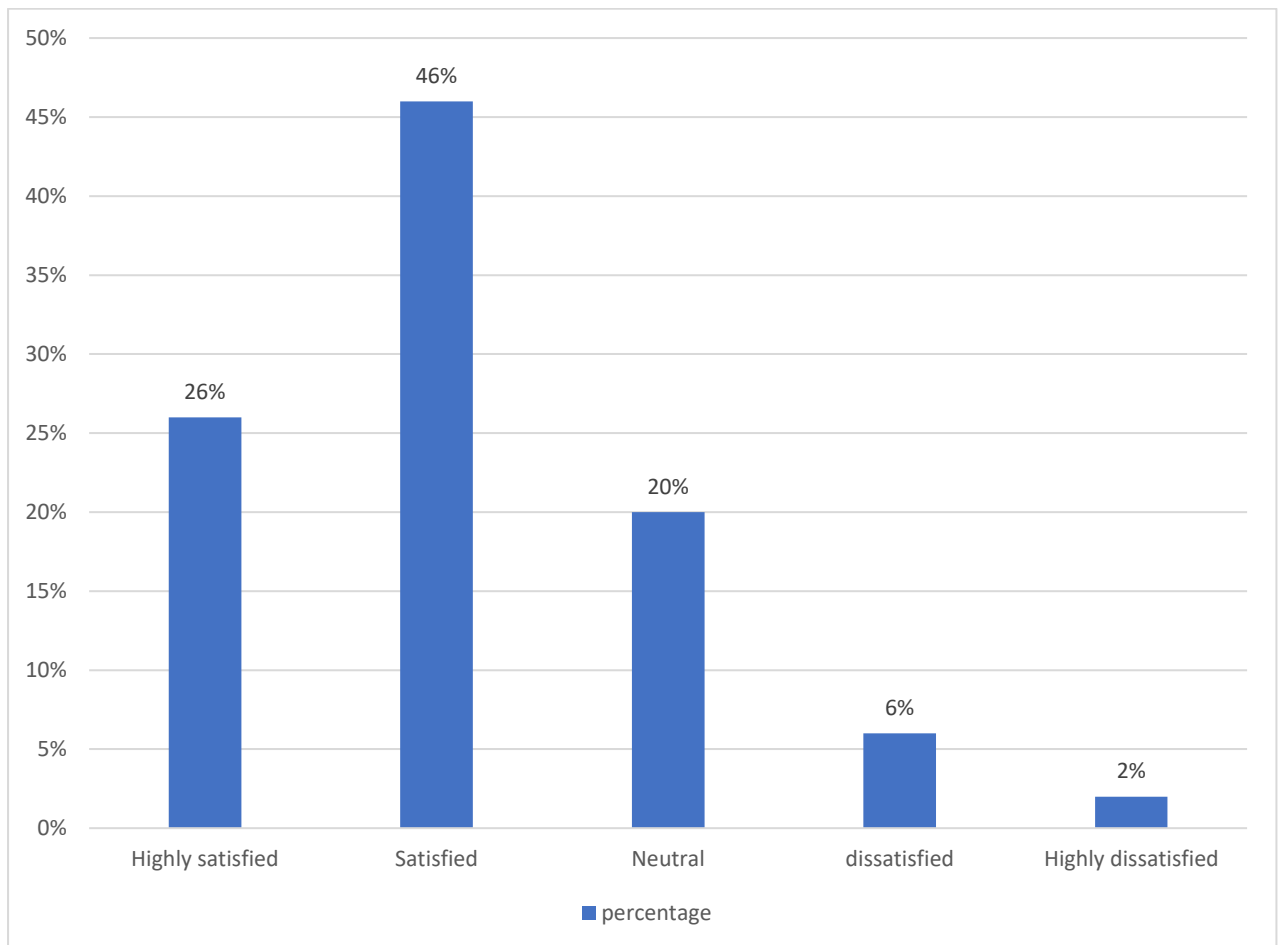
Table: 4.3

Response regarding the service quality

Serial number	Satisfaction level	No. of respondents	percentage
1	Highly satisfied	26	26%
2	Satisfied	46	46%
3	Neutral	20	20%
4	dissatisfied	6	6%
5	Highly dissatisfied	2	2%
Total		100	100

Chart :4.3

Chart showing Response regarding the service quality



Analysis

- 26 % of customers are highly satisfied
- 46 % of customers are satisfied
- 20 % of customers are neutral
- 6 % of customers are dissatisfied
- 2 % of customers are highly dissatisfied

Interpretation

High percent of respondents are satisfied and highly satisfied with the service provided at Vijaya Bank, Thirthahalli Branch. Whereas very less percent of respondents showed dissatisfaction towards the service provider.

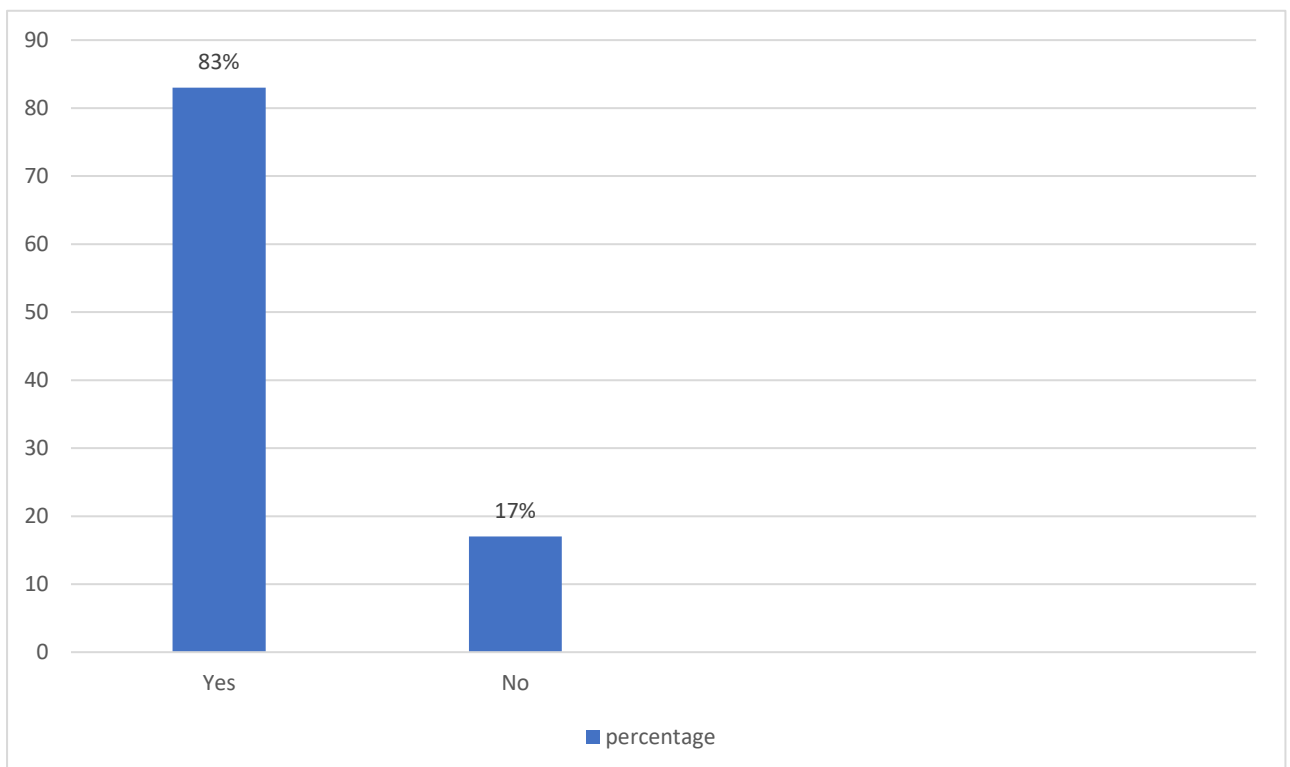
Table: 4.4

Response regarding convenience of location

Serial number	Response	No. of respondents	percentage
1	Yes	83	83%
2	No	17	17%
Total		100	100%

Chart: 4.4

Chart showing Response regarding convenience of location



Analysis

- Here 83 % of customers have convenient to bank location
- 17 % of customers are non-convenient to bank location.

Interpretation

Here most of the customers are convenient to access the bank. The branch is located in right place.

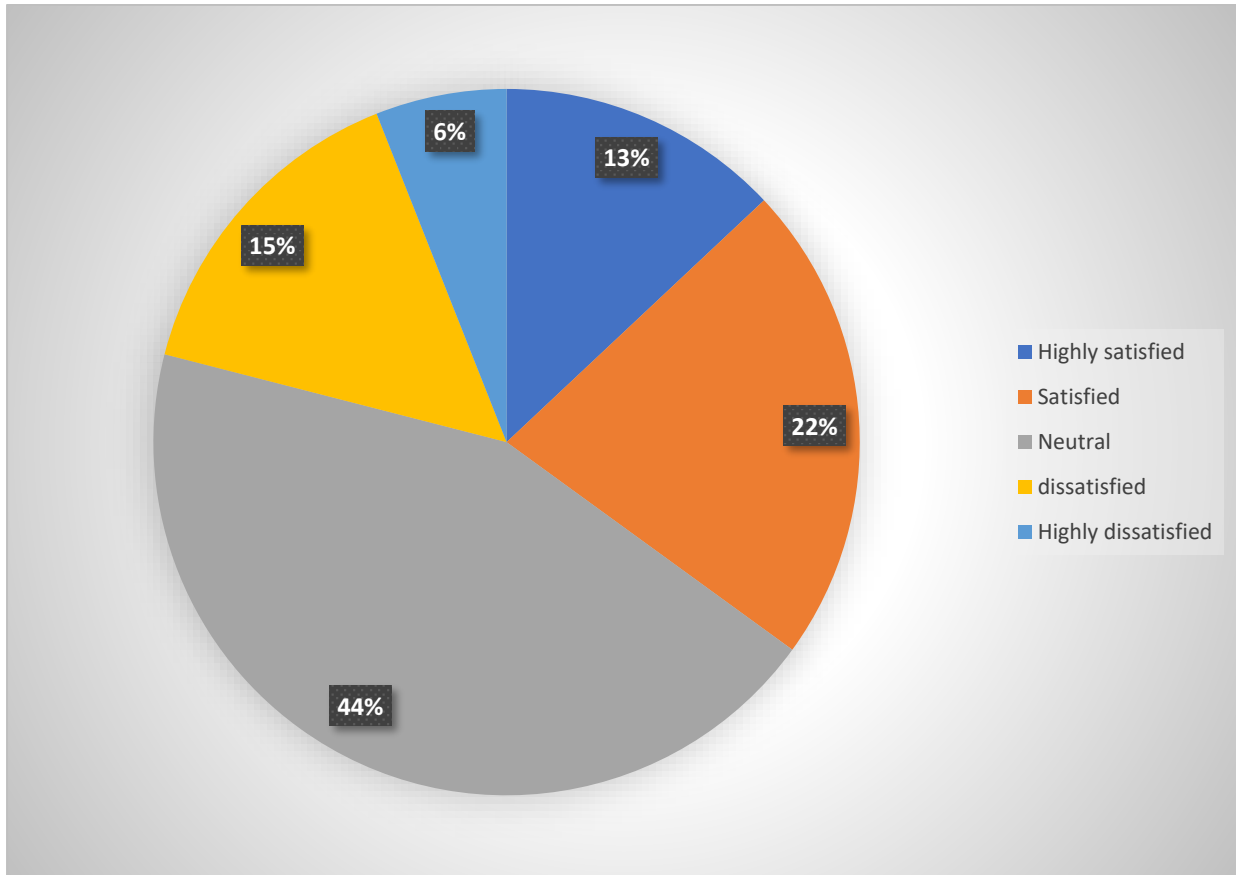
Table: 4.5

c

Serial number	Satisfaction level	No. of respondents	percentage
1	Highly satisfied	13	13%
2	Satisfied	22	22%
3	Neutral	44	44%
4	dissatisfied	15	15%
5	Highly dissatisfied	6	6%
Total		100	100%

Chart: 4.5

Chart showing Response regarding convenience of location



Analysis

- 13 % of people are highly satisfied of bank space
- 22 % of customers are satisfied of bank space
- 44 % of customers are neutral about bank space
- 15 % of customers are dissatisfied about bank space
- 6 % of people are highly dissatisfied

Interpretation

Here most number of customers about neutral about the bank space because bank space is little bit smaller.

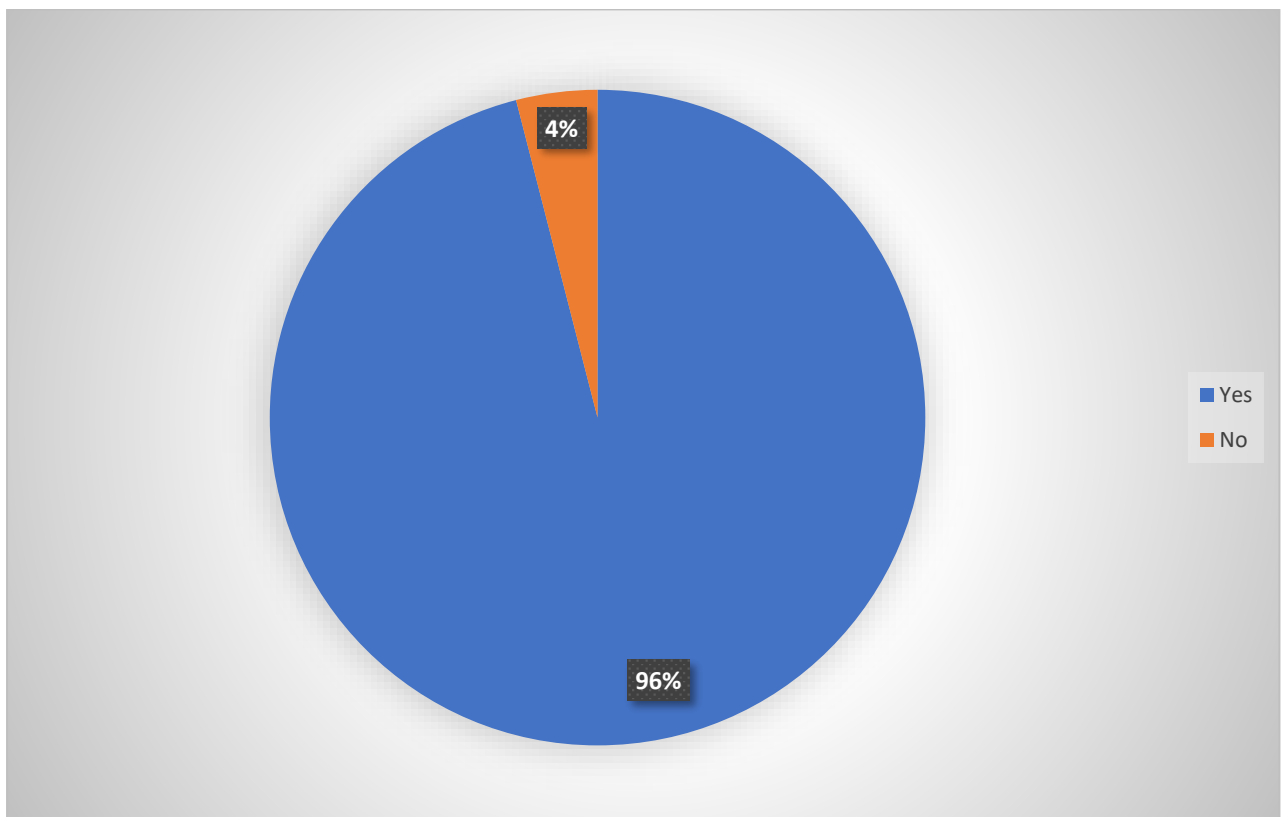
Table: 4.6

Satisfaction about working hours

Serial number	Response	No. of respondents	percentage
1	Yes	96	96%
2	No	4	4%
Total		100	100%

Chart: 4.6

Chart showing Satisfaction about working hours



Analysis

- Here 96 % of customer are satisfied with working hours

- 4 % of customers are not satisfied with working hours

Interpretation

Most of the customers are satisfied with working hours

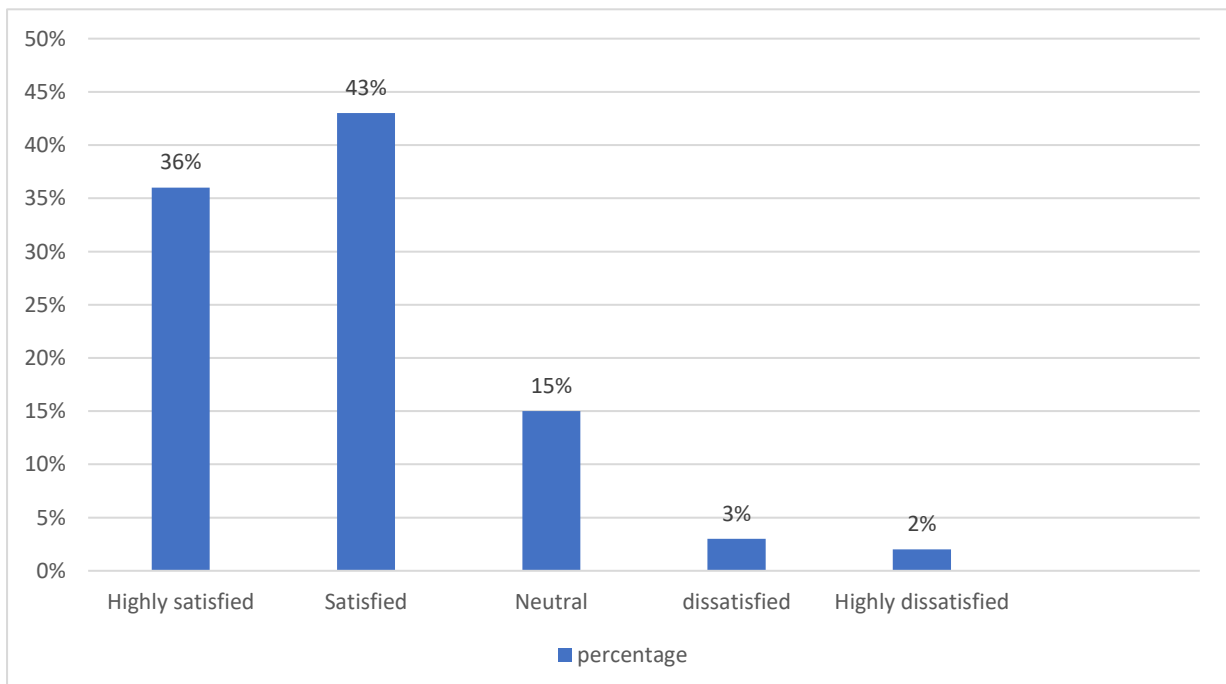
Table: 4.7

Satisfaction towards level of information given by bank staff

Serial number	Satisfaction level	No. of respondents	percentage
1	Highly satisfied	36	36%
2	Satisfied	43	43%
3	Neutral	15	15%
4	dissatisfied	3	3%
5	Highly dissatisfied	2	2%
Total		100	100

Chart:4.7

Chart showing Satisfaction towards level of information given by bank staff



Analysis

- Here 36 % of customers are highly satisfied with the information given by the bank
- 43 % of people are satisfied
- 15 % of customers are neutral response
- 3 % of customers are dissatisfied
- 2 % of customers are highly dissatisfied

Interpretation

Overall high percentage of customers are satisfied only few are dissatisfied .so it shows bank employees are informative.

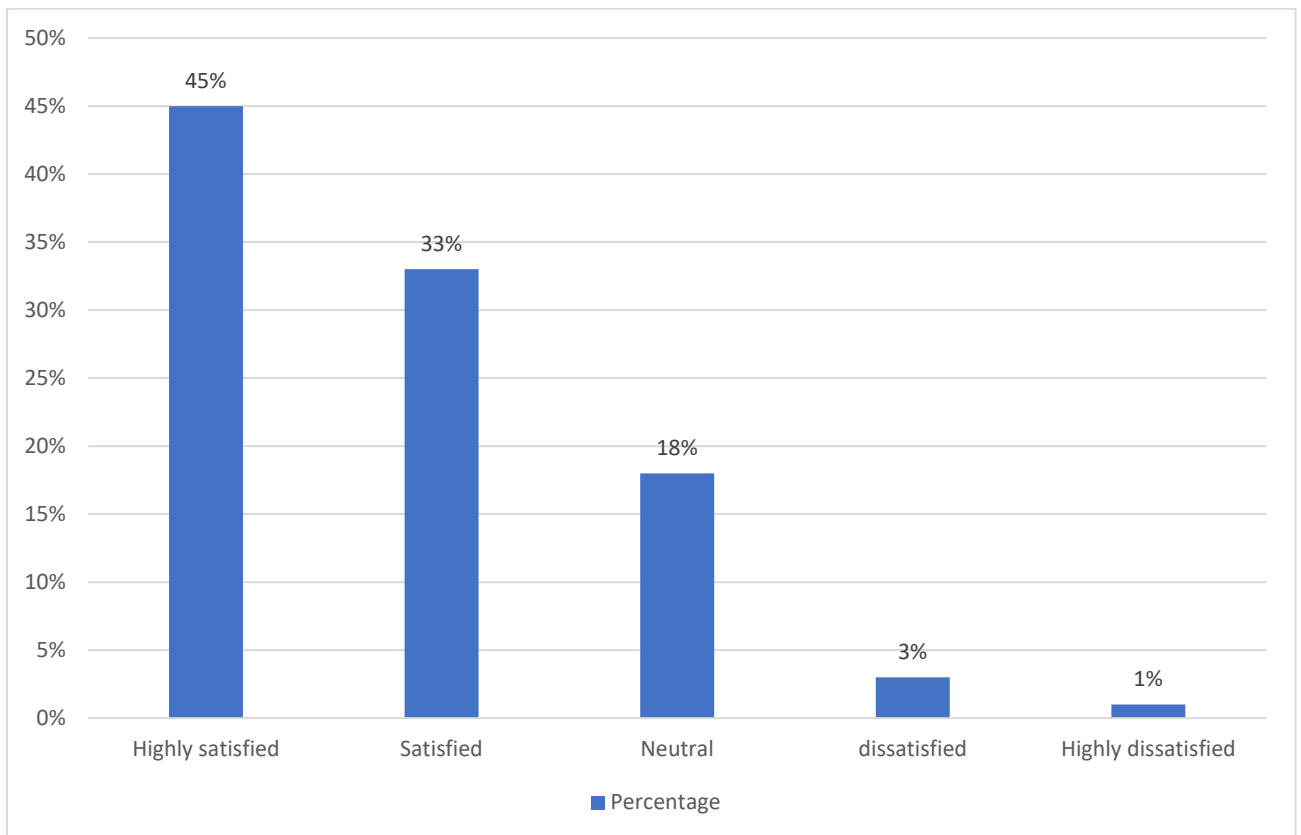
Table: 4.8

Satisfaction level Staff behaviour with the customer

Serial number	Satisfaction level	No. of respondents	percentage
1	Highly satisfied	45	45%
2	Satisfied	33	33%
3	Neutral	18	18%
4	dissatisfied	3	3%
5	Highly dissatisfied	1	1%
Total		100	100%

Chart: 4.8

Chart showing Satisfaction Level Staff behaviour with the customer



Analysis

- Here 45 % of customers are highly satisfied with the behaviour of bank staff
- 33 % of people are satisfied
- 18 % of customers are neutral
- 3 % of customers are dissatisfied
- 1 % of people are highly dissatisfied

Interpretation

Most of the customers are satisfied with behaviour of the staff only 4 % of customers are not satisfied. It shows bank staffs maintain good behaviour

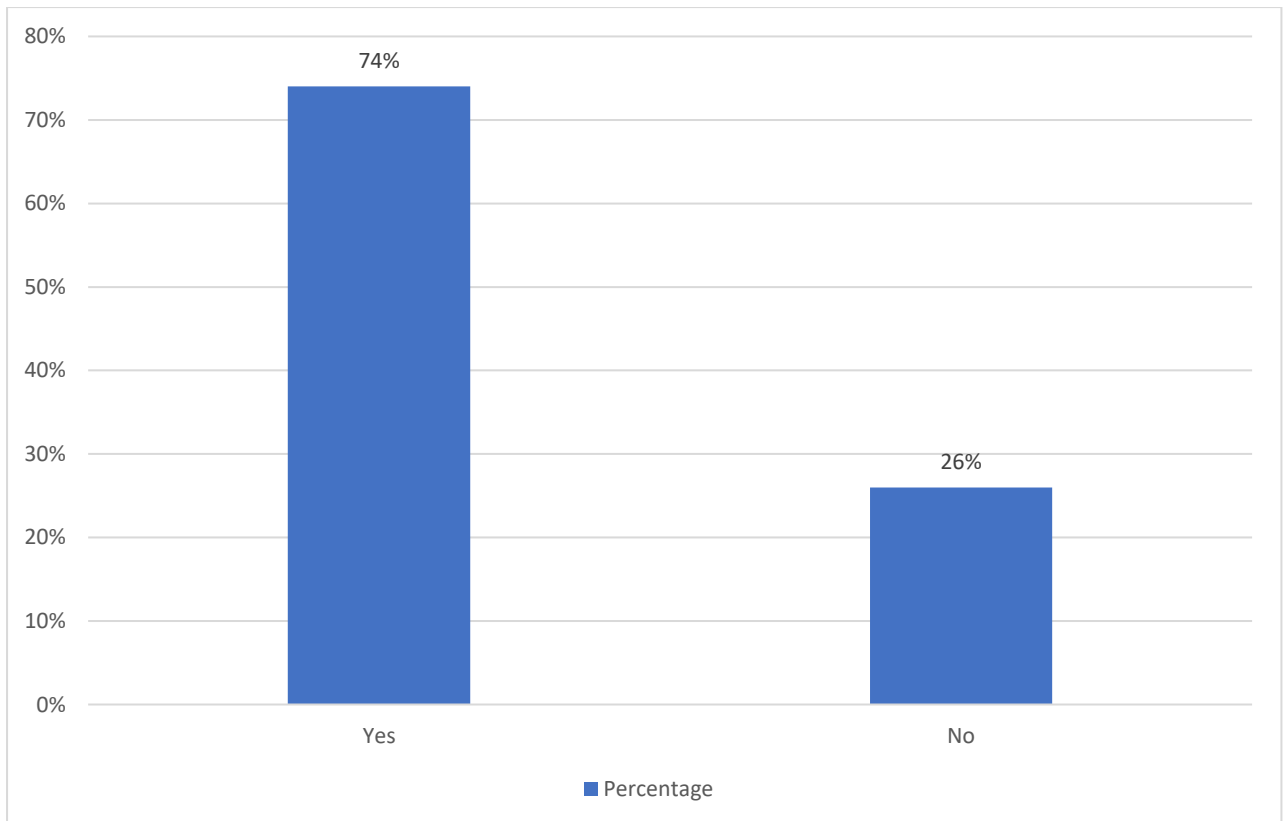
Table:4.9

Response about comfort with the banking formalities

Serial number	Response	No. of respondents	Percentage
1	Yes	74	74%
2	No	26	26%
Total		100	100

Chart: 4.9

Chart showing Response about comfort with the banking formalities



Analysis

- 74% of customers are satisfied with the banking formalities
- 26% of customers are not satisfied with the banking formalities

Interpretation

Here most of the customers are satisfied with the banking formalities. It shows formalities are very easy to perform.

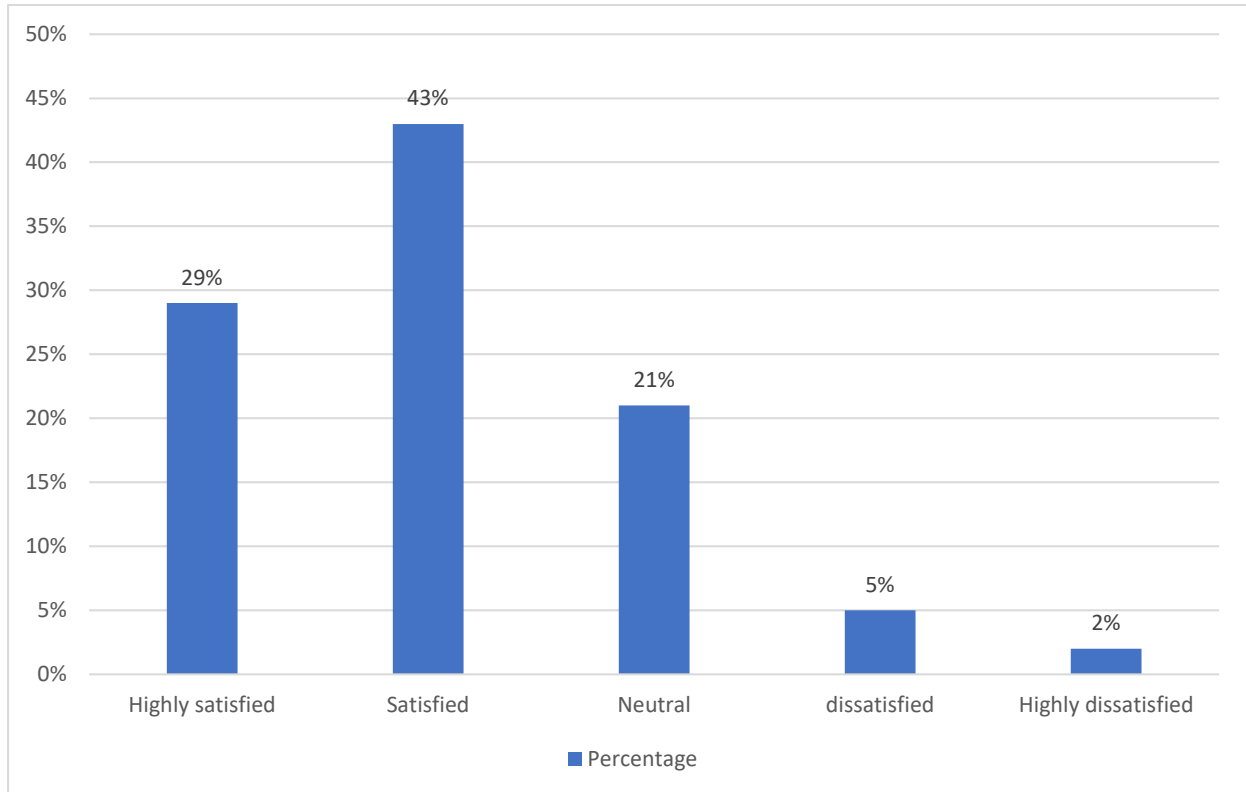
Table:4.10

Satisfaction level regarding facilities offered by bank

Serial number	Satisfaction level	No. of respondents	Percentage
1	Highly satisfied	29	29%
2	Satisfied	43	43%
3	Neutral	21	21%
4	dissatisfied	5	5%
5	Highly dissatisfied	2	2%
Total		100	100%

Chart:4.10

Chart showing Satisfaction level regarding facilities offered by bank



Analysis

- 29% of customers are highly satisfied with the services offered by bank
- 43% of customers are satisfied
- 21% of customers are neutral
- 4% are dissatisfied
- 2% are highly dissatisfied

Interpretation

Here most of the customers are satisfied with the services offered by bank. Only few are dissatisfied. So it shows bank give good services.

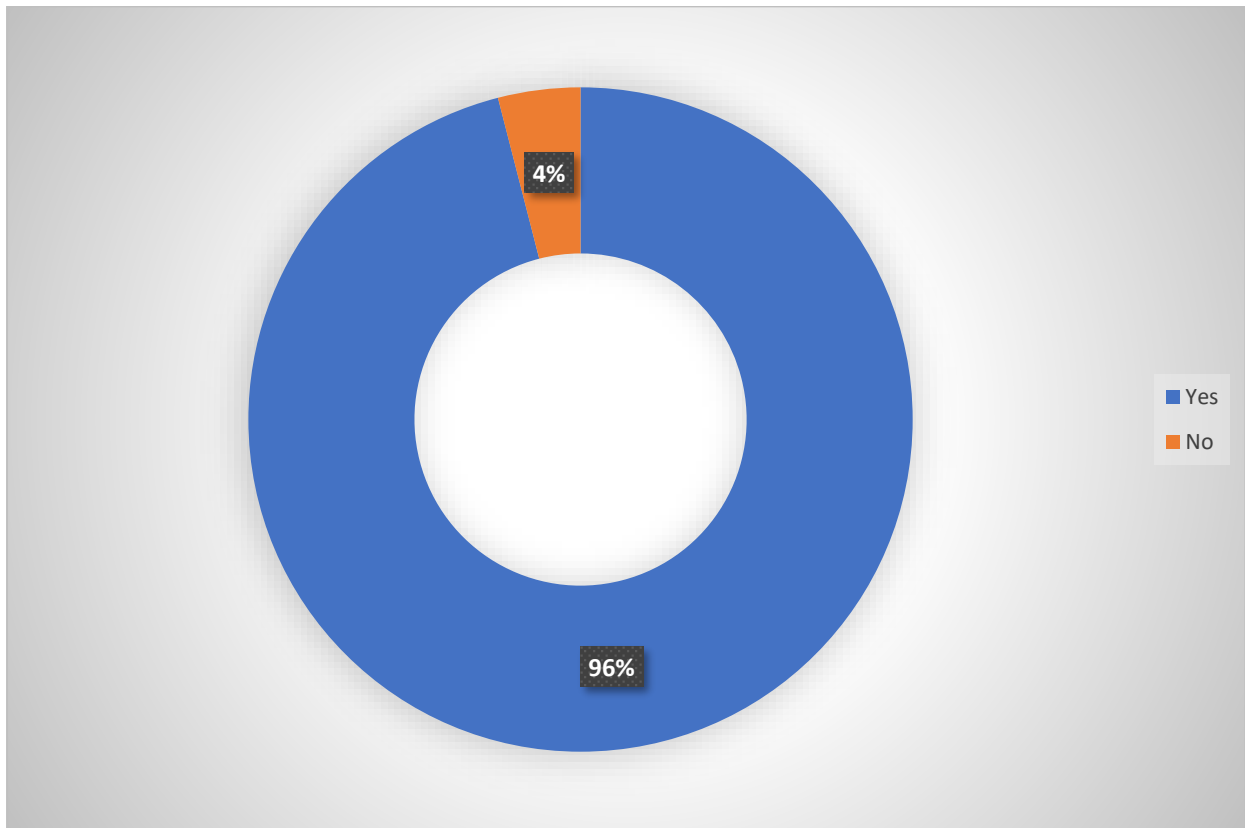
Table:4.11

Response about having ATM service by bank

Serial number	Response	No. of respondents	percentage
1	Yes	96	96%
5	No	4	4%
Total		100	100%

Chart:4.11

Chart showing Response about having ATM service by bank



Analysis

- Here 96% of customers have ATM facility
- 4% don't have ATM facility

Interpretation

It shows most of the customers are having ATM facility by bank.

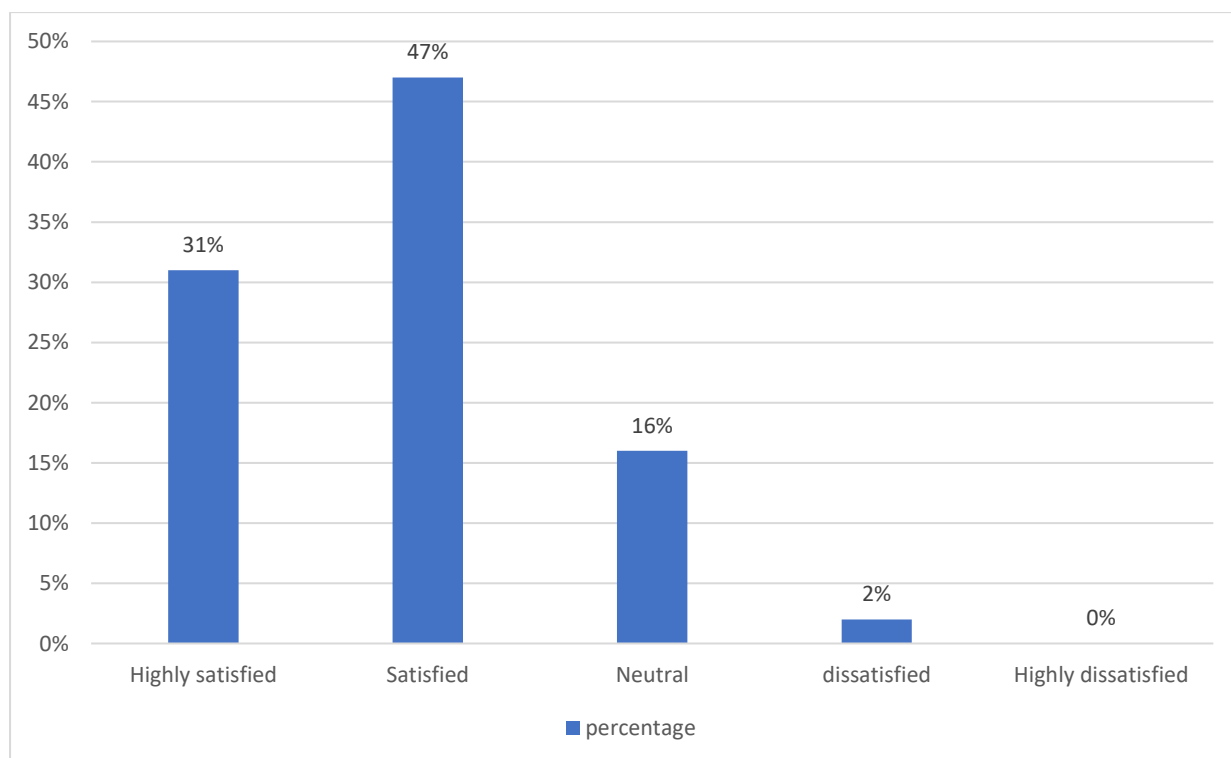
Table:4.11.1

Satisfaction level regarding the ATM service

Serial number	Satisfaction level	No. of respondents	Percentage
1	Highly satisfied	31	31%
2	Satisfied	47	47%
3	Neutral	16	16%
4	dissatisfied	2	2%
5	Highly dissatisfied	0	0%
Total		96	96%

Chart:4.11.1

Chart showing Satisfaction level regarding the ATM service



Analysis

- 31% of customers are highly satisfied with ATM service
- 47% are satisfied
- 16% are neutral
- 2 % are dissatisfied
- No one are highly dissatisfied

Interpretation

Here most of customers are satisfied only 2% are dissatisfied. It shows bank giving good ATM service.

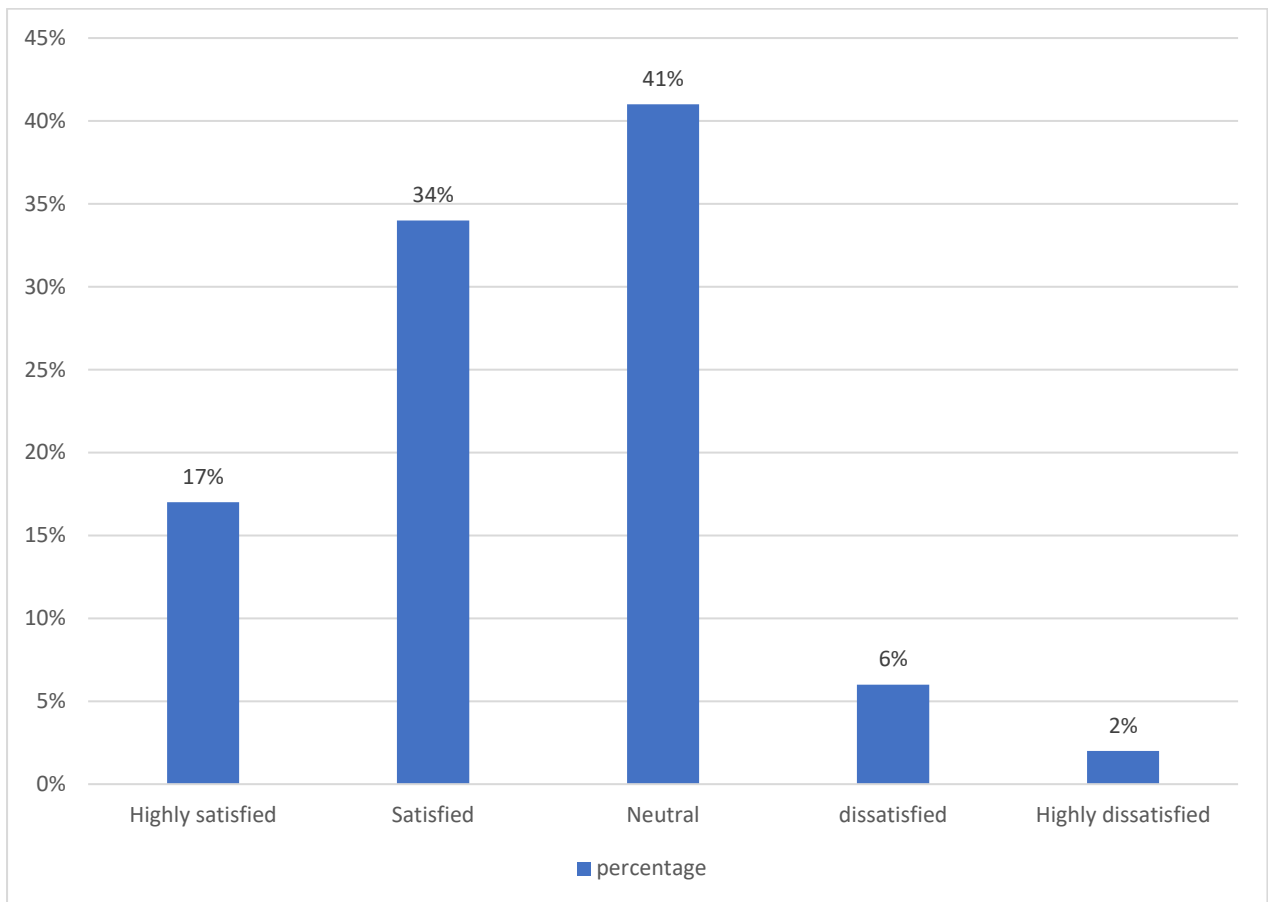
Table:4.12

Satisfaction level regarding the interest rate allowed by bank

Serial number	Satisfaction level	No. of respondents	percentage
1	Highly satisfied	17	17%
2	Satisfied	34	34%
3	Neutral	41	41%
4	dissatisfied	6	6%
5	Highly dissatisfied	2	2%
Total		100	100

Chart:4.12

Chart showing Satisfaction level regarding the interest rate allowed by bank



Analysis

- Here 17% of customers are highly satisfied with the interest rate allowed by the bank
- 34% of customers are satisfied
- 41% of customers are neutral
- 6% of customers are dissatisfied
- 2% of customers are highly dissatisfied

Interpretation

Most of the customers are neutral opinion about interest rate allowed by bank. few are dissatisfied and 51% are satisfied. So, interest rate allowed by bank is average.

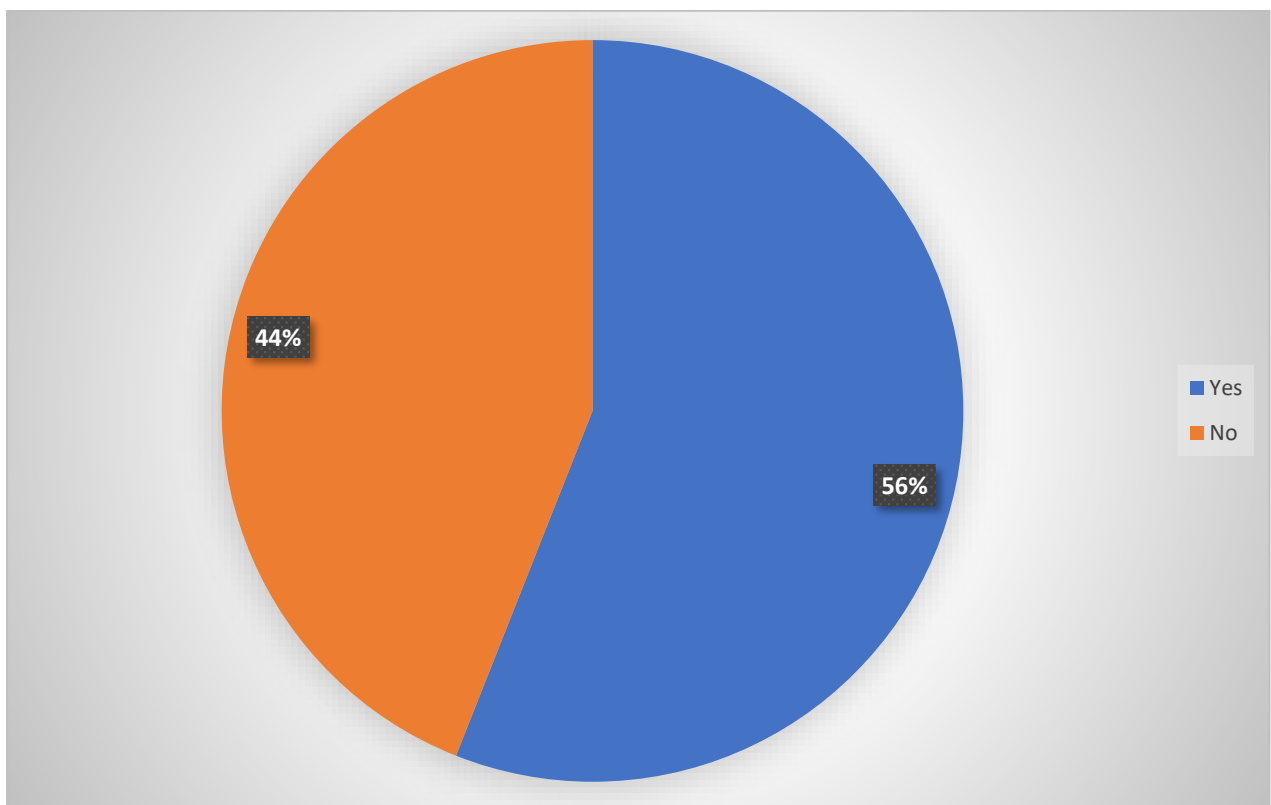
Table:4.13

Response about having mobile banking facility

Serial number	Response	No. of respondents	Percentage
1	Yes	44	44% %
2	No	56	56%
Total		100	100

Chart:4.13

Chart showing Response about having mobile banking facility



Analysis

- 56% of customers having mobile banking facility
- 44% of customers don't have mobile banking facility

Interpretation

Here most of the customers have mobile banking facility

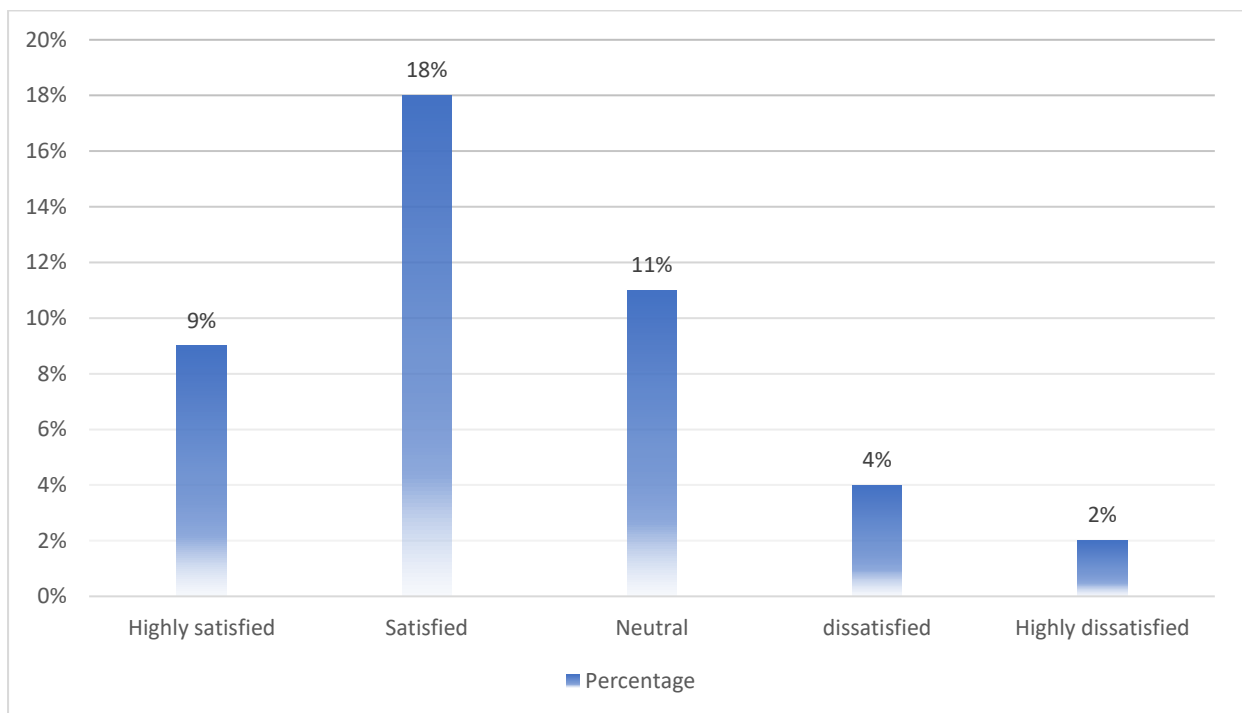
Table:4.13.1

Satisfaction level regarding mobile banking facility

Serial number	Satisfaction level	No. of respondents	Percentage
1	Highly satisfied	12	9%
2	Satisfied	24	18%
3	Neutral	13	11%
4	dissatisfied	4	4%
5	Highly dissatisfied	2	2%
Total		44	44%

Chart:4.13.1

Chart showing Satisfaction level regarding mobile banking facility



Analysis

- 12% of customers are highly satisfied mobile banking facility
- 24% of customers are satisfied
- 13% are neutral response
- 4% are dissatisfied

Interpretation

Most of the customers are satisfied only few are dissatisfied. some have neutral response. It shows bank is giving good mobile banking facility.

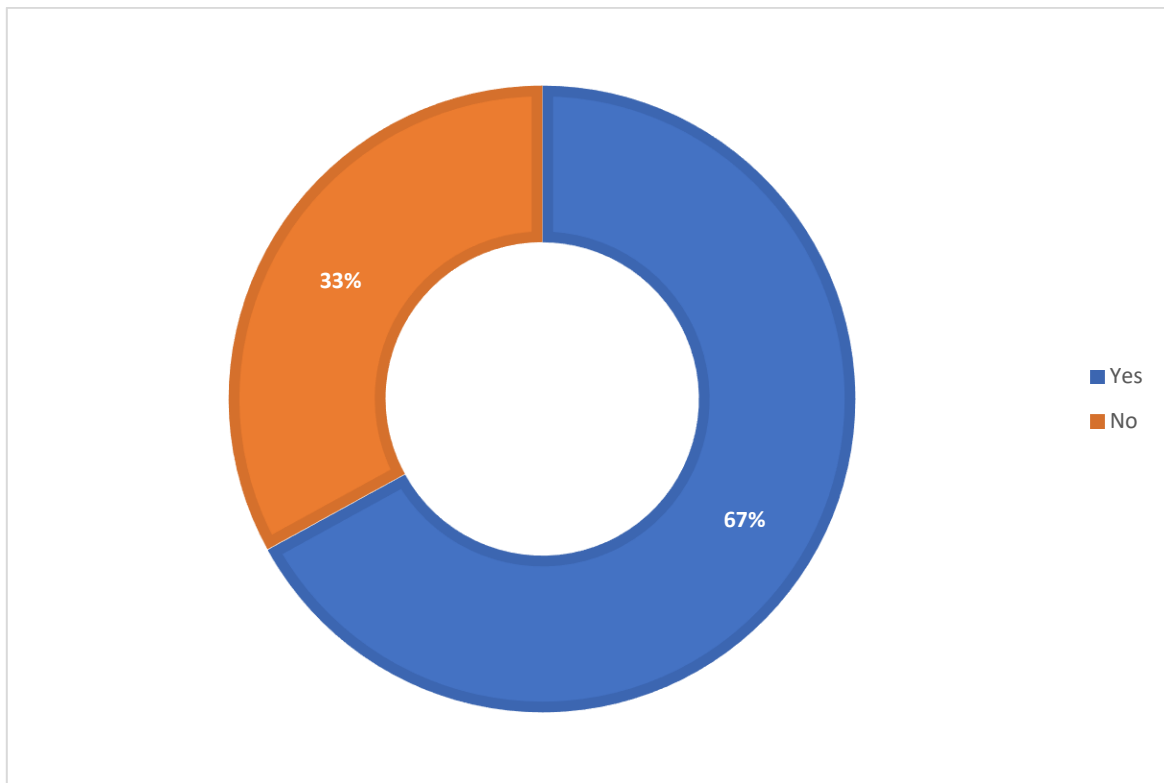
Table:4.14

Response about loan taken from bank

Serial number	Response	No. of respondents	Percentage
1	Yes	67	67%
2	No	33	33%
Total		100	100%

Chart:4.14

Chart showing Response about loan taken from bank



Analysis

- Here 67% of customers are taken loan
- 33% of customers are not taken the loan

Interpretation

Most of the customers have taken the loan

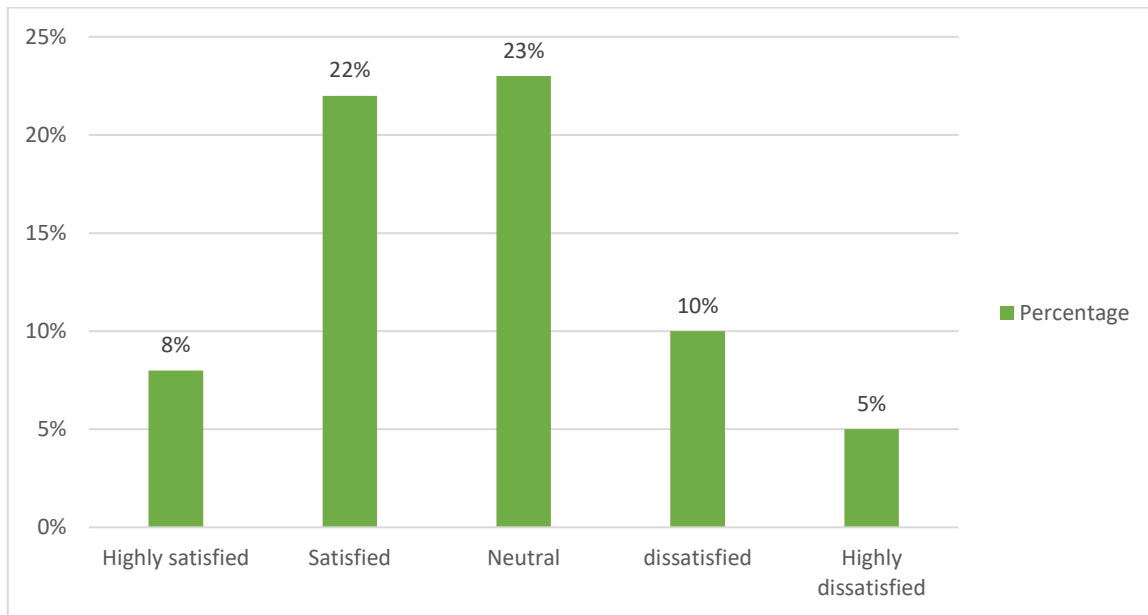
Table:4.14.1

Satisfaction level of interest rate charged on loan by bank

Serial number	Satisfaction level	No. of respondents	percentage
1	Highly satisfied	8	8%
2	Satisfied	22	22%
3	Neutral	23	23%
4	dissatisfied	10	10%
5	Highly dissatisfied	5	5%
Total		67	67%

Chart:4.14.1

Chart showing Satisfaction level of interest rate charged on loan by bank



Analysis

- 8% of customers are highly satisfied by interest rate charged by bank.
- 22% are satisfied
- 23% are neutral
- 10% of customers are dissatisfied
- 5% of customers are highly dissatisfied

Interpretation

Most of the customers are satisfied. few customers are dissatisfied average customer are neutral. So most of the customers are neutral this means they are neither satisfied nor dissatisfied.

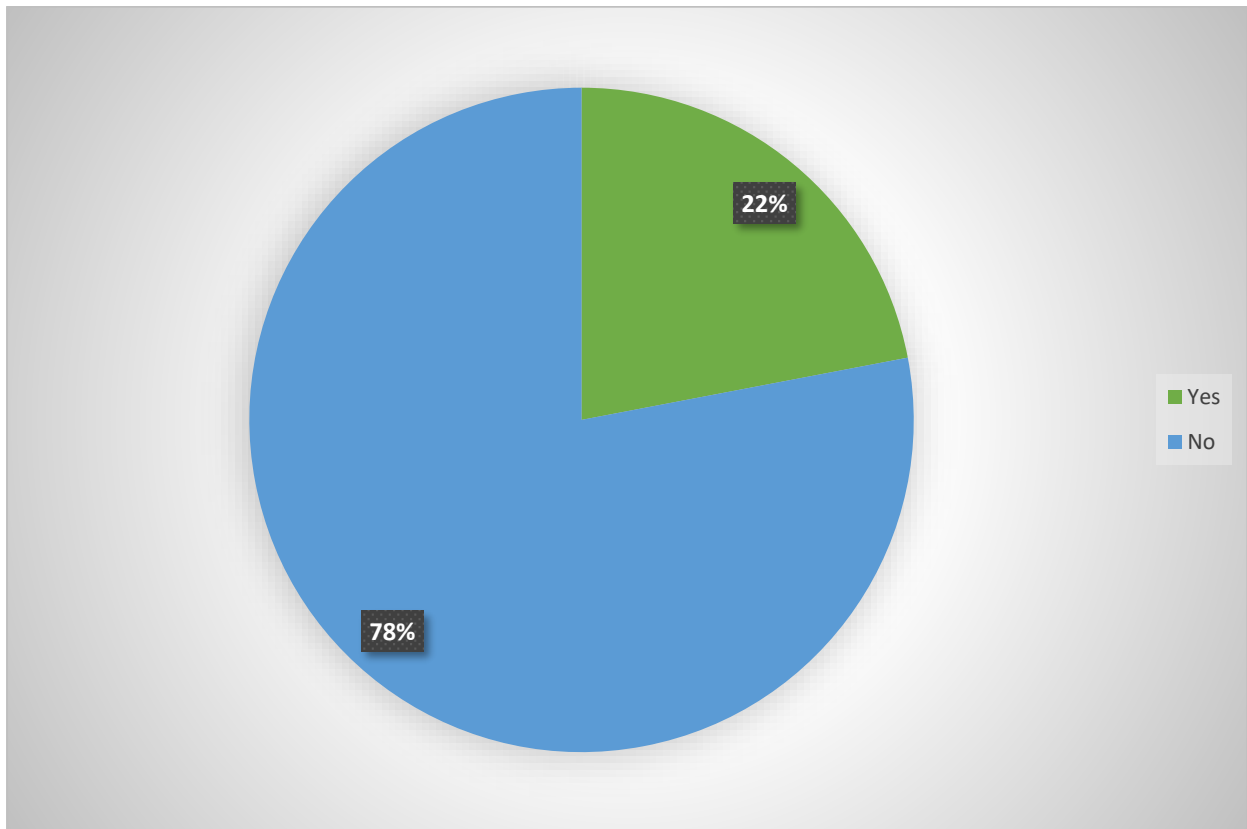
Table 4.15

Response about having the safe locker facility

Serial number	Response	No. of respondents	percentage
1	Yes	22	22%
2	No	78	78%
Total		100	100%

Chart:4.15

Chart showing Response about having the safe locker facility



Analysis

- 22% of customers using locker facility
- 78% of people not using locker facility

Interpretation

only few people use safe locker facility

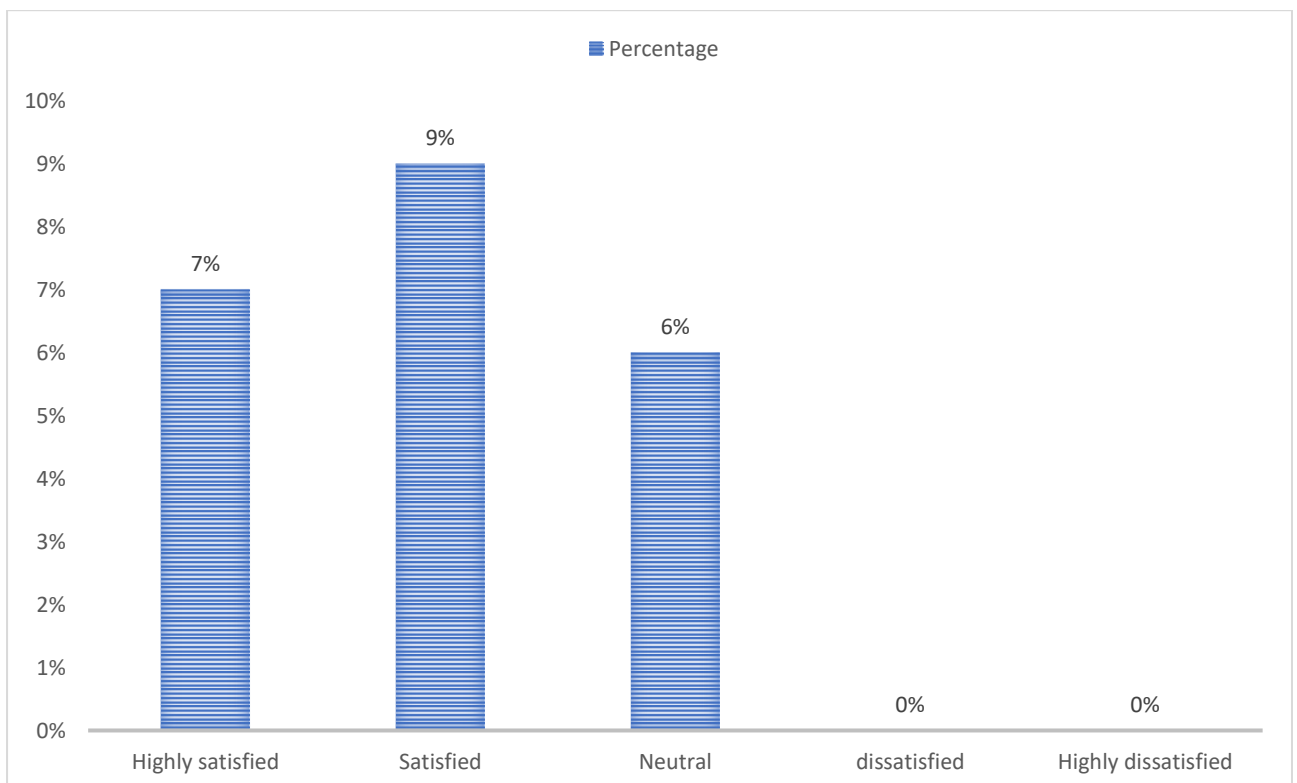
Table: 4.15.1

Satisfaction level regarding safe locker

Serial number	Satisfaction level	No. of respondents	Percentage
1	Highly satisfied	7	7%
2	Satisfied	9	9%
3	Neutral	6	6%
4	dissatisfied	0	0%
5	Highly dissatisfied	0	0%
Total		22	22%

Chart:4.15.1

Chart showing Satisfaction level regarding safe locker



Analysis

- 7% of customers are highly satisfied with locker facility
- 9% of customers are satisfied with locker facility
- 6% are neutral
- No one is dissatisfied

Interpretation

Most of the customers are satisfied it means bank giving good safe locker facility

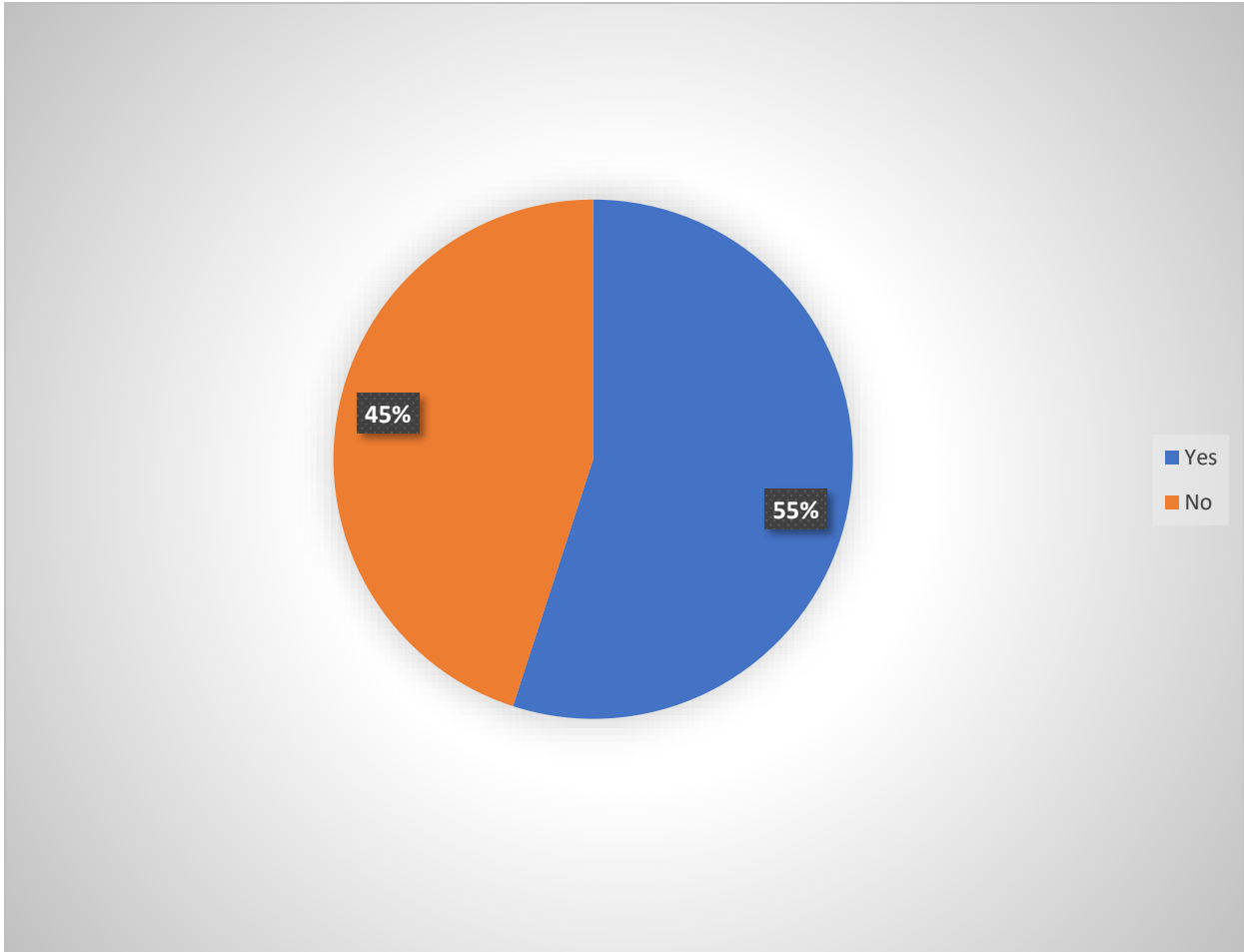
Table:4.16

Response about having DD facility

Serial number	Response	No. of respondents	percentage
1	Yes	55	55%
2	No	45	45%
Total		100	100%

Chart: 4.16

Chart showing Response about having DD facility



Analysis

- 45% of customers did not use DD facility
- 55% of customers use DD facility

Interpretation

Compare to users of DD facility non-users are more

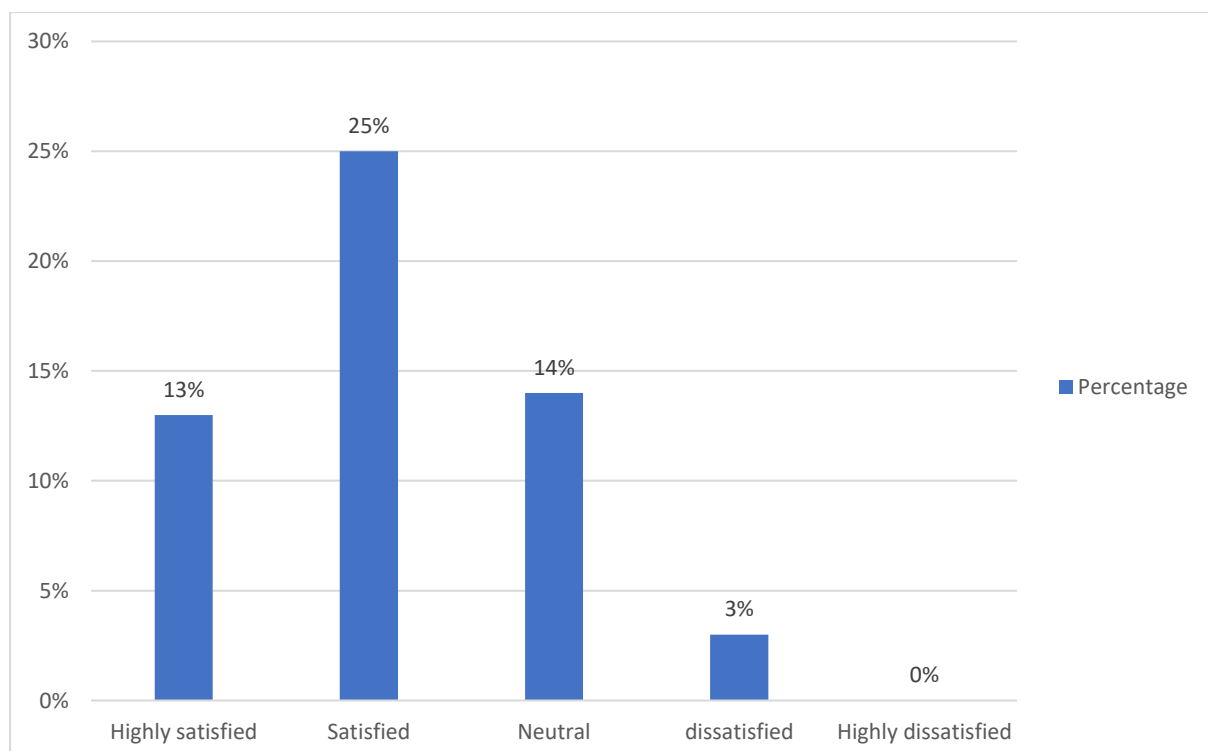
Table: 4.16.1

Satisfaction level regarding the service rate charged on DD facility

Serial number	Satisfaction level	No. of respondents	Percentage
1	Highly satisfied	13	13%
2	Satisfied	25	25%
3	Neutral	14	14%
4	dissatisfied	3	3%
5	Highly dissatisfied	0	0%
Total		55	55%

Chart: 4.16.1

Chart showing Satisfaction level regarding the service rate charged on DD facility



Analysis

- 13% of customers are highly satisfied with service rate charged on DD by the bank
- 25% of customers are satisfied with service rate
- 14% are neutral about this
- 3% of customers are dissatisfied

Interpretation

Here most of the customers are satisfied with service rate charged on DD facility.it shows bank giving a good DD facility.

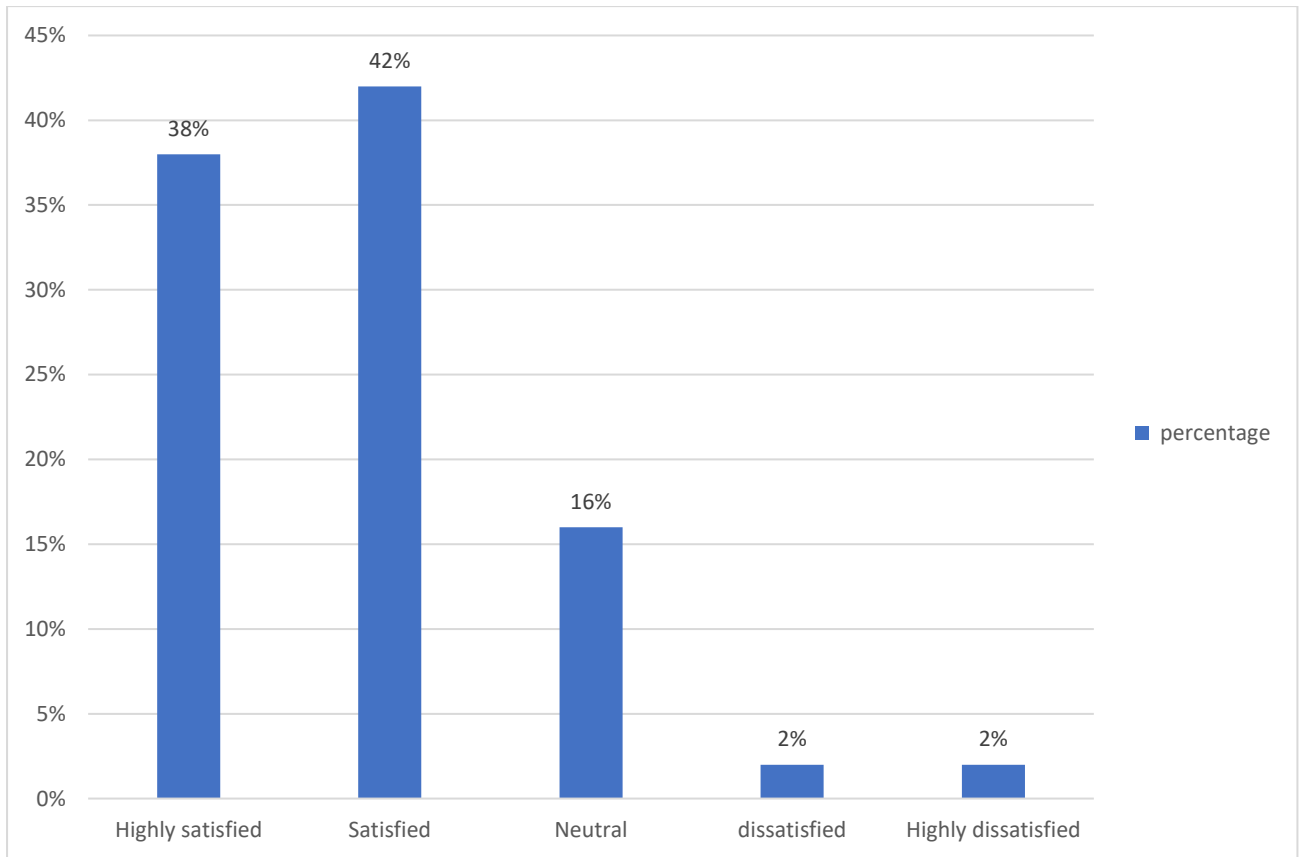
Table:4.17

Satisfaction level of passbook service

Serial number	Satisfaction level	No. of respondents	Percentage
1	Highly satisfied	38	38%
2	Satisfied	42	42%
3	Neutral	16	16%
4	dissatisfied	2	2%
5	Highly dissatisfied	2	2%
Total		100	100%

Chart:4.17

Chart showing Satisfaction level of passbook service



Analysis

- Here 38% of customers are satisfied with passbook service
- 42% of customers are satisfied with pass book service
- 16% of customers are neutral about this
- 2% are dissatisfied and 2%are highly dissatisfied

Interpretation

Most of the customers are satisfied by passbook service given by bank.it shows bank is giving good passbook service

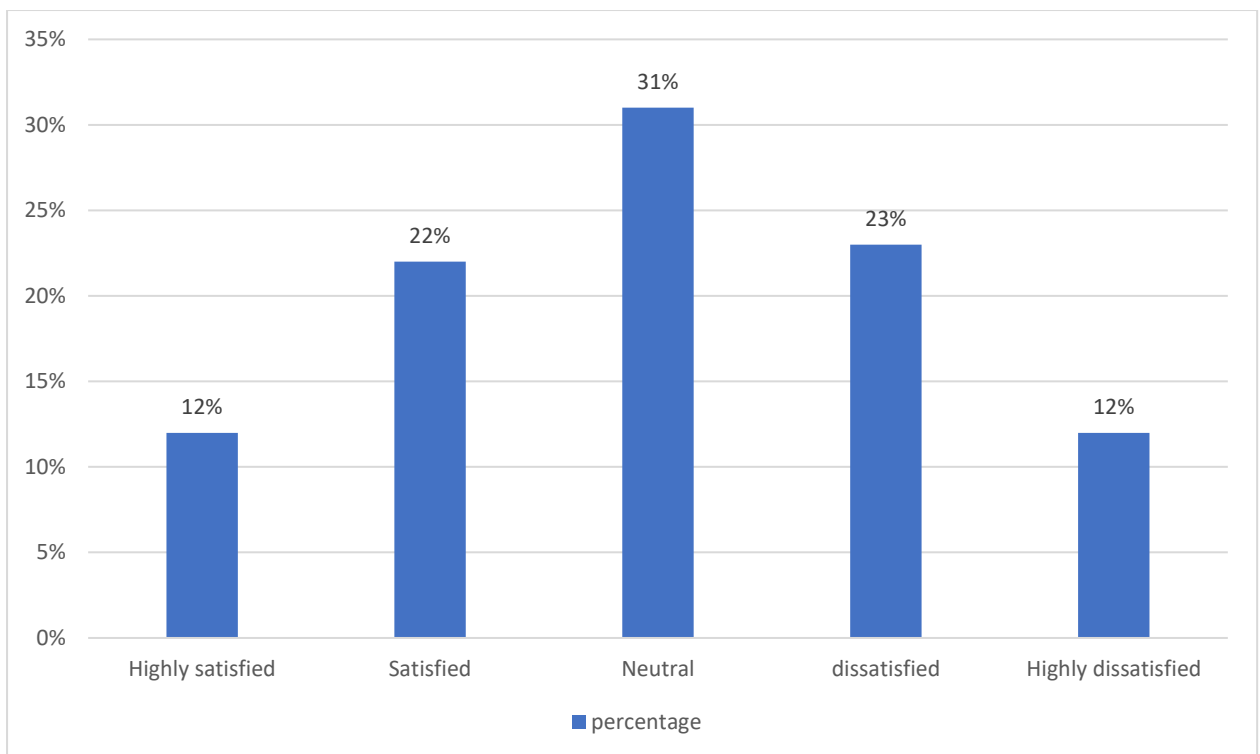
Table: 4.18

Satisfaction level regarding physical facility like seating arrangements, drinking water and other facilities

Serial number	Satisfaction level	No. of respondents	Percentage
1	Highly satisfied	12	12%
2	Satisfied	22	22%
3	Neutral	31	31%
4	dissatisfied	23	23%
5	Highly dissatisfied	12	12%
Total		100	100%

Chart: 4.18

Chart showing Satisfaction level regarding physical facility like seating arrangements, drinking water and other facilities



Analysis

- Here 12% of customers are highly satisfied with bank physical facilities
- 22% of customers are satisfied with bank physical facilities
- 31% are neutral about this
- 23% of customers are dissatisfied
- 12% of customers are highly dissatisfied

Interpretation

Here most of the customer are neutral. It customers are neither dissatisfied nor satisfied.

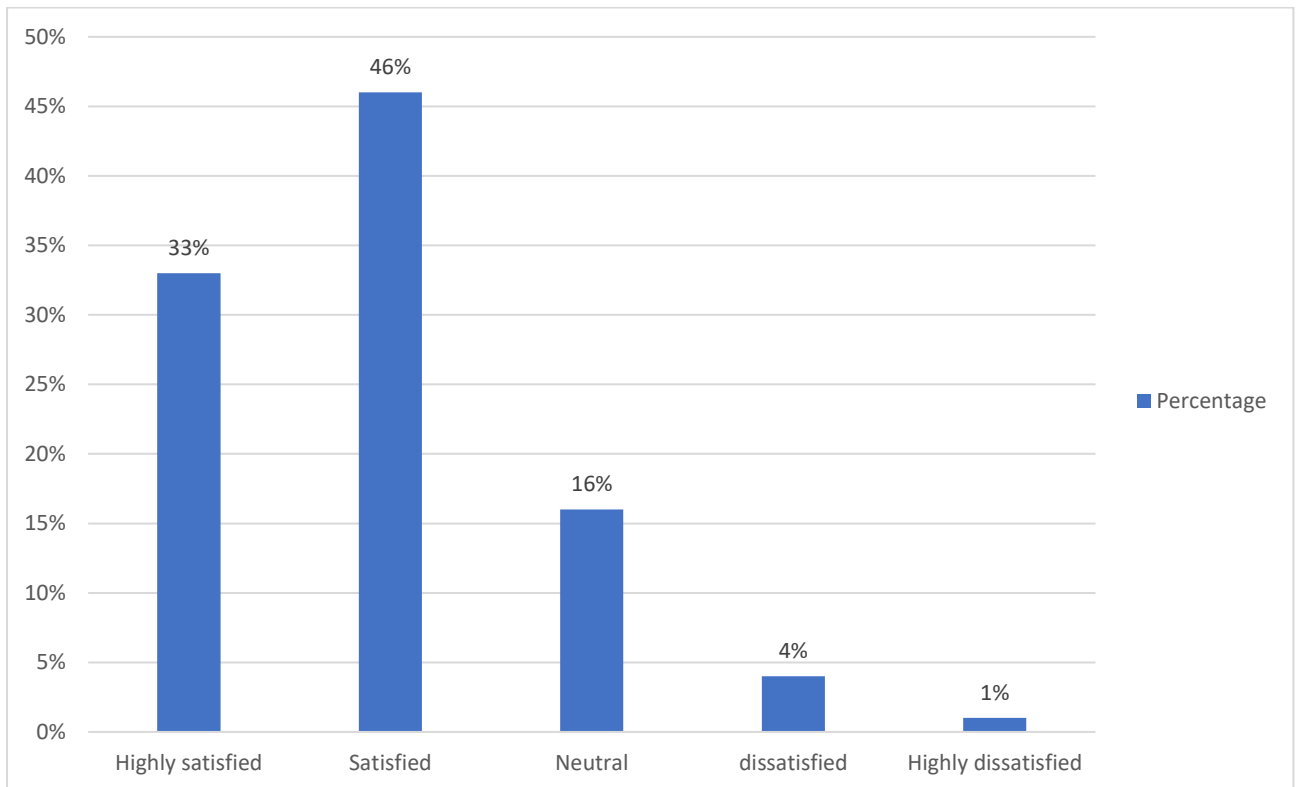
Table:4.19

Satisfaction level regarding overall service

Serial number	Satisfaction level	No. of respondents	Percentage
1	Highly satisfied	33	33%
2	Satisfied	46	46%
3	Neutral	16	16%
4	dissatisfied	4	4%
5	Highly dissatisfied	1	1%
Total		100	100%

Chart: 4.19

Chart showing Satisfaction level regarding overall service



Analysis

- Here 33% of people are highly satisfied with overall service by the bank
- 46% of customers are satisfied with overall service
- 16% of customers are neutral opinion about this
- 4% are dissatisfied and 1% are highly dissatisfied

Interpretation

Most of the customers are satisfied and only 5% are dissatisfied. It shows overall service of bank is good.

CHAPTER: 5

FINDINGS, SUGGESTION AND CONCLUSION

5.1 FINDINGS

- In this study we came know that most of the customers are agriculturists. Because it is a rural area.
- The branch is giving good service quality. 76% of customers are satisfied with the service quality.
- The bank employees knows the importance of the customer satisfaction. For the growth of bank.
- The survey shows that most of the customers are convenient to bank location. They were nearby bank location.
- There is a well-established procedure for day to day banking.
- The employees are good at their activities and the responsibilities assigned.
- The study shows that the bank employees are well informative and knowledgeable. They give right information to the customers.
- The study shows that employees have good behaviour with customers. Most of the customers have good opinion about the employees.
- Banking formalities of Vijaya bank is not difficult, it is easy to perform.
- The study shows that bank is providing good ATM service, most of the customers are satisfied only few are dissatisfied.
- The interest rate allowed on saving bank account is not much satisfied by the customers most of the customers are neutral about this.
- The mobile banking users of this branch is less. Because it is a rural area most of the customer are don't have knowledge about mobile banking.

- The study shows that 67% of customers have taken loan from bank. In rural area most of the people are agriculturists their main purpose to open a bank account is to take a loan.
- The study shows that most customers have mixed opinion on interest rate charged on loan. They are neither satisfied nor dissatisfied.
- In this study 55% of customer used the DD facility. and most of them are satisfied by the service rate charged on DD facility.
- The study shows that most of the customer have neutral opinion about physical facilities like seating arrangements and drinking water etc. They neither satisfied nor dissatisfied.

5.2 SUGGESTION

- To appoint more skilled employee, who are the asset to meet customers expectation.
- To provide good service helps to retain customers.
- Educating customers with respect to accounts information, bank details due to recent internet bank frauds.
- Bank has to give more importance to its promotional activities about mobile banking in rural and semi-urban areas through various modes of advertisement.
- Motivate the customers to take the services of the bank.
- Concentrate on improving physical facility like seating arrangements, drinking water etc...
- Give right information to customers especially in rural areas. Because they are not well educated.
- Provide more information about mobile banking and net banking and motivate them to use these services.

5.3 CONCLUSION

In this study need to find out the satisfaction services provided to the customer by Vijaya bank. This study gave a pure opinion of what consumers feel about the services provided by vijaya bank. We can clearly see that the product full fills them as well as services provided by the bank. All the consumers have good relationship with the bank and they are satisfied with the other services of the bank as well.

From this study, we can consider that Vijaya bank has been serving its customers extremely well and created a good image and trust between its consumers with the most of them are fully satisfied with bank services.

Further, it is spotted that the bank has to improve its performance. The bank can use customer friendly way and train its employees towards serving the customers in the best possible way. Customer Retention should be improved and strategies implemented to certify retention. the good relation must be improved with the customers in order to avoid brand switching and retain the customers.

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- ❖ www.paisabazaar.com

ANNEXURE

Questionnaire on “A study on customer satisfaction towards Vijaya bank”

Dear sir/mam

I am Nivas E S pursuing MBA at acharya institute of Technology, Bangalore. As I am conducting survey on “study on customer satisfaction towards Vijaya bank” for fulfilment of MBA programme.

My request is to fill the below questionnaire

1. How old are you?
 - a) Less than 18 years []
 - b) 18 to 30 years []
 - c) 30 to 45 years []
 - d) 45 to 60 years []
 - e) 60 and above []
2. Your occupation?
 - a) Business []
 - b) Agriculture []
 - c) Employee []
 - d) Student []
3. How you feel about the service quality of the bank?
 - a) Highly satisfied []
 - b) Satisfied []
 - c) Neutral []
 - d) Dissatisfied []
 - e) Highly dissatisfied []
4. Is the bank convenient to your location?
 - a) Yes []
 - b) No []
5. How you feel about the bank space?
 - a) Highly satisfied []
 - b) Satisfied []
 - c) Neutral []
 - d) Dissatisfied []
 - e) Highly dissatisfied []
6. Do you satisfied with the bank working hours?
 - a) Yes []
 - b) No []
7. The information given by the bank staff is satisfactory?
 - a) Highly satisfied []
 - b) Satisfied []
 - c) Neutral []
 - d) Dissatisfied []

- e) Highly dissatisfied []
- 8. Staff behavior with the customer is satisfactory?
 - a) Highly satisfied []
 - b) Satisfied []
 - c) Neutral []
 - d) Dissatisfied []
 - e) Highly dissatisfied []
- 9. Do you feel comfort with banking formalities?
 - a) Yes []
 - b) No []
- 10. How you feel about the services offered by the bank?
 - a) Highly satisfied []
 - b) Satisfied []
 - c) Neutral []
 - d) Dissatisfied []
 - e) Highly dissatisfied []
- 11. Do you have ATM facility by bank?
 - a) Yes []
 - b) No []
- If yes, what do you feel with ATM service?
 - a) Highly satisfied []
 - b) Satisfied []
 - c) Neutral []
 - d) Dissatisfied []
 - e) Highly dissatisfied []
- 12. How you feel about the interest rate allowed by the bank?
 - a) Highly satisfied []
 - b) Satisfied []
 - c) Neutral []
 - d) Dissatisfied []
 - e) Highly dissatisfied []
- 13. Do you have mobile banking facility by bank?
 - a) Yes []
 - b) No []
- If yes, what do you feel with the mobile banking service?
 - a) Highly satisfied []
 - b) Satisfied []
 - c) Neutral []
 - d) Dissatisfied []
 - e) Highly dissatisfied []
- 14. Did you take loan from bank?
 - a) Yes []
 - b) No []
- If yes, rate the interest rate charged by the bank?

- a) Highly satisfied []
 - b) Satisfied []
 - c) Neutral []
 - d) Dissatisfied []
 - e) Highly dissatisfied []
15. Do you avail safe locker facility from bank?
- a) Yes []
 - b) No []
- If yes, what you feel about the safe locker facility by the bank?
- a) Highly satisfied []
 - b) Satisfied []
 - c) Neutral []
 - d) Dissatisfied []
 - e) Highly dissatisfied []
16. Did you take any DD facility from bank?
- a) Yes []
 - b) No []
- If yes, how you feel about the service rate charged by the bank?
- a) Highly satisfied []
 - b) Satisfied []
 - c) Neutral []
 - d) Dissatisfied []
 - e) Highly dissatisfied []
17. Pass book service is satisfactory?
- a) Highly satisfied []
 - b) Satisfied []
 - c) Neutral []
 - d) Dissatisfied []
 - e) Highly dissatisfied []
18. What do you feel about physical facility like seating arrangements, drinking water and other facilities?
- a) Highly satisfied []
 - b) Satisfied []
 - c) Neutral []
 - d) Dissatisfied []
 - e) Highly dissatisfied []
19. Overall service by the bank is satisfactory?
- a) Highly satisfied []
 - b) Satisfied []
 - c) Neutral []
 - d) Dissatisfied []
 - e) Highly dissatisfied []
20. if you have any suggestion regarding Vijaya bank



ACHARYA INSTITUTE OF TECHNOLOGY
DEPARTMENT OF MBA
INTERNSHIP WEEKLY REPORT
(16MBAPR407)

Name of the Student: - Nivas E S















Internal Guide: Mrs. Arundati K L

USN No: 1AY16MBA48

Specialization: Finance and marketing

Title of the Project: A Study on customer satisfaction towards Vijaya Bank

Company Name: Vijaya bank

Week	Work undertaken	External Guide Signature	Internal Guide Signature
15-01-18 to 20-01-18	Orientation with the company. Collection of secondary data relating to industry and organization.		
22-01-18 to 27-01-18	Orientation with functional department of the organization and detailed study of department.		
29-01-18 to 03-02-18	Finalization of problem area of the study and finalization of research objectives and methodology.		
05-02-18 to 10-02-18	Finalization of data collection questionnaire instruments and formats. Etc...		
12-02-18 to 17-02-18	Collection of primary data from the restaurants by administering the questionnaire.		
19-02-18 to 24-02-18	Discussion with the external guide and internal guide. Formation of hypothesis. Classification and analysis of collected data.		
26-02-18 to 03-03-18	Compilation of research data and interpretation of data.		

05-03-18 to 10-03-18	Data analysis and Finalization Of report.	le	dr
12-03-18 to 17-03-18	Finalization of project report and approval of draft by company and college guide.	le	dr
19-03-18 to 24-03-18	Report submission to the Institution.	le	dr



[Handwritten Signature]
HOD

**Head of the Department
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