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ANALYSING CUSTOMER SATISFACTION TOWARDS RETAIL BANKING SERVICES OF SBI IN LUDHIANA

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ABSTRACT

Maintaining good customer relations has become a major challenge for retail bankers in the new era. The most prerequisite for maintaining relationship is the satisfaction of customers. The main aim of this paper is to study the satisfaction level of customers towards these services on the basis of various parameters like A/C enquiry, exchange rate enquiry, time deposit service, draft purchasing, cash order/demand, collection A/C enquiry etc. The primary data has been collected from 100 customers of SBI of Ludhiana by filling up well-structured questionnaire & through personal meetings also. The convenience sampling has been used as one of the sampling techniques and for analysis & interpretation of data, five-point Likert scale, T-test & percentage method has been used at five percent level of significance. It has been initiated from the study that the Customers of SBI are highly contented with its services.

A STUDY ON PERFORMANCE OF SELECTED PUBLIC SECTOR AND PRIVATE SECTOR BANKS WITH SPECIAL REFERENCE TO A CAMEL MODEL

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ABSTRACT

Banking industry is one of the most important economic wing and fastest growing industry in India and assessing the performance of such industry is always vital for the economy and its stake holder. Banking industry aids in improving capital formation, smoothing of trade and commerce functions, generate an employment opportunity, supporting agriculture development and monetization along with facilitation of monetary policies of government. This study analyses the performance of top five public sector as well as private sector banks working in India using CAMEL model. Public sector banks namely State Bank of India, Bank of Baroda, Bank of India, Central Bank of India, Indian bank and Private sector banks are namely Axis Bank, HDFC Bank, ICICI Bank, IDBI Bank and Kotak Mahindra Bank are selected for the study. Five years data of all banks has taken into consideration from 2014-15 to 2018-19 for the CAMEL model. CAMEL model is an effective and accurate tool to evaluate and analyse the performance of banks. CAMEL stands for Capital Adequacy, Assets Quality, Management, Earning and Liquidity. To study every important variable, the different ratios have been calculated to analyse the performance according to CAMEL model.

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