

SUMMER INTERNSHIP PROJECT **REPORT**

“STUDY OF ANALYSIS OF PERSONAL LOAN PRODUCT OF AXIS BANK”

Submitted to:
DMSR

G.S. College of Commerce & Economics, Nagpur

(An Autonomous Institution)

Affiliated To:

Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur

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**Department of Management Sciences and Research,
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NAAC Accredited “A” Grade Institution



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CERTIFICATE

This is to certify that the investigation described in this report titled “**Study of Analysis of Personal Loan Product of Axis Bank**” has been carried out by **Mr. Abhishek Karan Thaware** during the summer internship project. The study was done in the organisation **Axis Bank**, in partial fulfilment of the requirement for the degree of Master of Business Administration of G.S. College of Commerce & Economics (Autonomous Institution) **R. T. M. Nagpur University, Nagpur.**

This work is the own work of the candidate, complete in all respects and is of sufficiently high standard to warrant its submission to the said degree. The assistance and resources used for this work are duly acknowledged.

Dr. Sonali Gadekar

(Faculty Guide)

Dr. Sonali Gadekar

(MBA Co-ordinator)

CERTIFICATE

**COMPARATIVE ANALYSIS OF PRODUCTS &
SERVICES OF AXIS BANK LTD.
AND ITS COMPETITORS**



Submitted By

ABHISHEK THAWARE

An Internship Report Presented in Partial Fulfilment of the

Requirement of the degree

Post Graduate Diploma in Management (PGDM)

Govindram Seksaria college of Commerce & Economics Nagpur, Maharashtra

Internship Period- 45 Days (16th Nov to 30thth Dec 2021)

Axis bank Limited, Manish Nagar, Nagpur



Authorised Signatory

Rahul Nagalwade

(Manager)

A handwritten signature in blue ink, appearing to read 'Rahul Nagalwade', written over the printed name and title.

ACKNOWLEDGEMENT

It is a matter of pride and privilege for me to have done a summer internship project in “**Axis Bank**” and I am sincerely thankful to them for providing this opportunity to me.

I am thankful to “**Mr. Rahul Nagalwade**” for guiding me through this project and continuously encouraging me. It would not have been possible to complete this project without his / her support.

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Finally, I am grateful to my family and friends for their unending support.

(Name and Signature of the Student)

Abhishek Karan Thaware

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INTRODUCTION

- **What is SIP ?**

SIP refers to “Summer Internship Program”. It is a period of work experience offered by an organization for a limited period of time. Interns may be high school students, college and university graduates or post - graduate adults.

- **Why doing Summer Internship (SIP) ?**

SIP helps to create a professional network that can assist with letter of recommendation or lead to future employment opportunity. It provides students the ability to participate in a field of their choice to receive hand on learning about particular future career, preparing them for full time work.

- **My experience in 45 Days :**

I was working there as an Intern and a part of Personal Loan department team. I was supposed to learn the all the personal loan activities and performed the activities assigned to me. The team was very cooperative with me and everyone helped me in learning the corporate culture.

- **My Learning :**

- Performance engagement.
- Customer Handling
- Major importance is given to the customers
- Time management
- Employee relation and benefits

A sound and efficient banking system is a foundation for a strong and healthy economy. For the past three decades India's banking system has several outstanding achievements to its credit.

The most striking is its extensive reach. It is no longer confined to only metropolitans orcosmopolitans in India. In fact, Indian banking system has

reached even to the remote corners of the country. Post Nationalization of Banks in 1969, Indian Banking landscape is dominated by public sector Banks. The Indian Economy's liberalization in 1991 has resulted in conception of various private sector Banks. This has sparked a boom in the Indian Banking sector in the past two decades.

The conservative policies of Reserve Bank of India(RBI) have shielded the Indian Banking system from recession and global economic turmoil. But prolonged recession has caused an increase in non-performing assets of various public sector banks, while private sector banks have been able to get away unscathed due to strict credit appraisal policies. This has affected the profitability of Banks and with decreasing margins due to increased competition from new banks, has put strain on operations of Banks in India. The new Basel III norms, which the RBI intends to implement by 2018, with additional capital requirements, can further strain the operations of Banks. But its not all gloom as the population of India continues to rise and there is huge potential for growth, large percentage of population do not access basic banking services and this represents a huge opportunity for Banks.

HISTORY

The first bank in India, though conservative, was established in 1786. From 1786 till today, the journey of Indian Banking System can be segregated into three distinct phases. They are as mentioned below:

- PHASE I

- Early phase from 1786 to 1969 of Indian Banks

- PHASE II - Nationalization of Indian Banks and up to 1991

- PHASE III - Indian Financial & Banking Sector Reforms after 1991.

PHASE I

The General Bank of India was set up in the year 1786. Next came Bank of Hindustan and Bengal Bank.

The East India Company established Bank of Bengal (1809).

Bank of Bombay(1840) and Bank of Madras (1843) as independent units and called it Presidency Banks.

These three banks were amalgamated in 1920 and Imperial Bank of India was established which started as private shareholders banks, mostly Europeans shareholders. During the first phase the growth was very slow and banks also experienced periodic failures between 1913 and 1948. There were approximately 1100 banks, mostly small. To streamline the functioning and activities of commercial banks, the Government of India came up with The Banking Companies Act, 1949 which was later changed to Banking Regulation Act 1949 as per amending Act of 1965 (Act No.23 of 1965). Reserve Bank of India was vested with extensive powers for the supervision of banking in India as the Central Banking Authority. During those days public has lesser confidence in the banks. As an aftermath deposit mobilization was slow.

Ahead of it the savings bank facility provided by the Postal department was comparatively safer. Moreover, funds were largely given to the traders.

PHASE II:

Government took major steps in this Indian Banking Sector Reform after independence. In 1955, it nationalized Imperial Bank of India with extensive banking facilities on a large scale

especially in rural and semi-urban areas. Second phase of nationalization Indian Banking Sector Reform was carried out in 1980 with seven more banks. This step brought 80% of the banking segment in India under Government ownership.

The following are the steps taken by the Government of India to Regulate Banking Institutions

in the Country:

- 1949: Enactment of Banking Regulation Act.
- 1955: Nationalization of State Bank of India.
- 1959: Nationalization of BI subsidiaries.
- 1961: Insurance cover extended to deposits.
- 1969: Nationalization of 14 major banks.
- 1971: Creation of credit guarantee corporation.
- 1975: Creation of regional rural banks.
- 1980: Nationalization of seven banks with deposits over 200 crores.

After the nationalization of banks, the branches of the public sector bank India raised to approximately 800% in deposits and advances took a huge jump by 11,000%. Banking in the sunshine of Government ownership gave the public

implicit faith and immense confidence about the sustainability of these institutions.

PHASE III

This phase has introduced many more products and facilities in the banking sector in its reforms measure. In 1991, under the chairmanship of M Narasimham, a committee was set up by his name which worked for the liberalization of banking practices. The country is flooded with foreign banks and their ATM stations. Efforts are being put to give a satisfactory service to customers. Phone banking and net banking is introduced. The entire system became more convenient and swift. The financial system of India has shown a great deal of resilience. It is sheltered from any crisis triggered by any external macroeconomics

shock as other East Asian Countries suffered. This is all due to a flexible exchange rate regime, the Foreign Reserves are high, the capital account is not yet fully convertible, and banks and their customers have limited foreign exchange exposure.

COMPANY PROFIL



AXIS BANK-

Axis Bank(UTI Bank) was the first bank to begin operations as new private banks in 1994 after the Government of India allowed new private banks to be established. Axis Bank was jointly promoted by the Administrator of the specified undertaking of the

Unit Trust of India (UTI-D)

Life Insurance Corporation of India (LIC)

General Insurance Corporation Ltd.

Also with associates viz. National Insurance Company Ltd., the New India Assurance Company, The Oriental Insurance Corporation and United Insurance Company Ltd.

EVOLUTION:

UTI was established in 1964 by an Act of Parliament; neither did the Government of India own it nor contributes any capital. The RBI was asked to contribute one-half of its initial capital of Rs5 crore, and given the mandate of running the UTI in the interest of the unit-holders. The State Bank of India and the Life Insurance Corporation contributed 15 per cent of the capital each, and the rest was contributed by scheduled commercial banks which were not nationalized

then. This kind of structure for a unit trust is not found anywhere else in the world. Again, unlike other unit trusts and mutual funds, the UTI was not created to earn profits.

In the course of nearly four decades of its existence, it (the UTI) has succeeded phenomenally in achieving its objective and has the largest share anywhere in the world of the domestic mutual fund industry. " The emergence of a "foreign expert" during the setting up of the UT makes an interesting story. The announcement by the then Finance Minister that the Government of India was contemplating the establishment of a unit trust caught the eye of Mr. George Woods, the then President of the World Bank. Mr. Woods took a great deal of interest in the Indian financial system, as he was one of the principal architects of the ICICI, in which his bank, First Boston Corporation Bank, had a sizeable shareholding. Mr. Woods offered, through Mr. B.K. Nehru, who was India's Executive Director on the World Bank, the services of an expert. The Centre jumped at the offer, and asked the RBI to hold up the finalization of the unit trust

Proposals till the expert visited India. The only point Mr. Sullivan made was that the provision to limit the ownership of units to individuals might result in unnecessarily restricting the market for units. While making this point, he had in mind the practice in the US, where small pension funds are an important class of customers for the unit trusts. The Centre accepted the foreign

PROMOTERS:

UTI Bank Ltd. has been promoted by the largest and the best Financial Institution of the country, UTI. The Bank was set up IN 1993 with a capital of Rs. 115 crores, with

UTI contributing Rs. 100 crore,

LIC-Rs. 7.5 crore

GIC and its four subsidiaries contributing Rs. 1.5 crore each.

Axis Bank is today one of the most competitive and profitable banking franchise in India.

Which can be clearly seen by an analysis of its comprehensive portfolio of banking services including Corporate Credit, Retail Banking, and Business Banking, Capital Markets, Treasury and International Banking.

CAPITAL STRUCTURE

The Bank has authorized share capital of Rs. 500 crores comprising 500,000,000 equity shares of Rs.10/- each. As on 31 st March, 2012 the Bank has issued, subscribed and paid-up equity capital of Rs. 413.20 crores, constituting 41 3,203,952 shares of Rs. 10/- each. The Bank's shares are listed on the National Stock Exchange and the Bombay Stock Exchange.

The GDRs issued by the Bank are listed on the London Stock Exchange (LSE).

DISTRIBUTION NET WORK

The Bank has a network of 1787 domestic branches (including extension counters) and 10,363 ATMs across the country, as on 31st December 2012, the network of Axis Bank spreads across 1,139 cities and towns, enabling the Bank to reach out to a large cross-section of customers with an array of products and services. The Bank's overseas network consists of 4 branches in Singapore, Hong Kong,

DIFC - Dubai and Colombo and 3 Representative offices at Shanghai, Dubai, and Abu Dhabi,.

BUSINESS OVERVIEW

An overview of various business segments

RETAIL BANKING

Axis Bank has developed a strong retail banking franchise over the years. Retail Banking is one of the key drivers of the Bank's growth strategy and it encompasses a wide range of products delivered to customers through multiple channels. The Bank offers a complete suite of products across deposits, loans, investment solutions, payments and cards to help customers achieve their financial objectives. The Bank focuses on product differentiation as well as a high level of customer-service to enable it to build its retail business.

The Bank has continued to develop its risk management capabilities in Retail business, both from a credit and operations risk standpoint. The branch channel is effectively.

Axis Bank is the third largest private-sector banks in India offering a comprehensive suite of financial products. Axis Bank was incorporated in the year 1993 with the name UTI Bank Ltd. Axis Bank is one of the first new generation private sector banks to have begun operations in 1994. The bank has its head office in Mumbai, Maharashtra. It has 3,703 branches, 13,814 ATMs, and nine international offices. The bank employs over 55,000 people and had a market capitalization of 1.31 trillion (US\$18 billion) (as on March 31, 2018). It sells financial services to large and mid-size corporates, SME, and retail businesses.

Axis Bank operates in four segments, namely treasury, retail banking, corporate/wholesale banking and other banking business. The treasury operations include investments in sovereign and corporate debt, equity and mutual funds, trading operations, derivative trading and foreign exchange operations on the account, and for customers and central funding.

Axis Bank is one of the first new generation private sector banks to have begun operations in 1994. The Bank was promoted in 1993, jointly by Specified Undertaking of Unit Trust of India (SUUTI) (then known as Unit Trust of India), Life Insurance Corporation of India (LIC), General Insurance Corporation of India (GIC), National Insurance Company Ltd. The New India Assurance Company Ltd., The Oriental Insurance Company Ltd. and United India Insurance Company Ltd. The shareholding of Unit Trust of India was subsequently transferred to SUUTI, an entity established in 2003.

Bank extends working capital, project finance as well as trade finance facilities to SMEs. The Bank has launched "Business Gaurav SME Awards" in association with Dun & Bradstreet to recognize and award achievers in the SME space.

INFORMATION TECHNOLOGY

Technology is one of the key enablers for business and delivery of customized financial solutions. The Bank continues to focus on introducing innovative banking services through investments in scalable and robust technology platforms that delivers efficient and seamless services across multiple channels for customer convenience and cost reduction. The Bank has also focused on improving the governance process in IT. The Bank has launched the Business Process Management System, a reusable system, which helps to build process efficiencies across various areas of operations.

The Bank has undertaken various steps in order to align itself towards RBI guidelines on security and governance, including setting up of Board and Executive level committees and working on IT operations and other key areas.

AGRICULTURE

The Bank continues to drive and expand the flow of credit to the agricultural sector. 401 branches of the Bank have dedicated officers for providing farm loans. Products and solutions are created specifically with simple features and offered at affordable rates to rural customers. The Bank has also adopted a value-chain approach, wherein end-to-end solutions are being provided for various stakeholders. It also offers various customized solutions to meet the regional requirements.

FINANCIAL INCLUSION

The Bank perceives financial inclusion (FI) not as a corporate social responsibility or a regulator driven initiative but as a large business opportunity that lies untapped in the rural and unexplored section of the urban market. Till March 2012, the Bank has opened over 4.4 million No-Frills accounts in over 7,607 villages through a network of 15 Business Correspondents and nearly 6,000 customer service points. The Bank has a strong presence in the Electronic Benefit Transfer (EBT) space and has covered around 6,800 villages across 19 districts and 9 states till date with over 3.7 million beneficiaries.

In the urban space, the Bank has launched financial inclusion initiatives in Bangalore, Chennai and Delhi targeting migrant labourers, slum dwellers and other under-banked sector of the urban population and has opened over 3.5 lac No Frill accounts. The Bank's financial inclusion efforts are not merely restricted to launching of financial inclusion initiatives and sourcing basic No Frill accounts, but to also promote the savings habits and enable the customers to obtain customized solutions for their financial needs.

The Bank also has a range of other customised products for this customer segment like different variants of Axis Uday No Frills Savings Accounts, Chhota RD, Chhota FD, and Chhota SIP. The Bank has been one of the first few banks to have tied-up with telecom companies to offer remittance led financial inclusion services on the mobile platform.

HUMAN RESOURCES

The Bank aims in creating and developing human capital to realise its vision of nurturing a mutually beneficial relationship with its employees. Employee engagement and learning, leadership development, enhancing productivity and building multiple communication platforms thus occupied centre stage in the Bank's HR objective. The Bank continues to maintain a strong employer brand in the financial services sector especially on the

campuses of the premier business schools of the country. In a major initiative, the Bank launched Axis Academic Interface Program (AAIP) with Institutions to offer youngsters an understanding about the financial services industry and creating *Axis Bankers'. So far, the Bank has tied up with Manipal University,

NIT. IFBI and Guwahati University.

Axis Bank has a young workforce with an average age of 29 years. The equal

opportunity employer policy of the Bank contributes strongly to the Axis Bank brand

Business Operations

Indian Business

- As of 12 August 2016, the bank had a network of 4,096 branches and extension counters and 12,922 ATMs.
- Axis Bank has the largest ATM network among private banks in India. It even operates an ATM at one of the world's highest sites at Thegu, Sikkim at a height of 4,023 meters (13,200 ft) above sea level.

International Business

- The bank has nine international offices with branches at Singapore, Hong Kong, Dubai (at the DIFC), Shanghai, Colombo and representative offices at Dhaka, Dubai, Sharjah and Abu Dhabi, which focus on corporate lending, trade finance, syndication, investment banking and liability businesses. In addition to the above, the bank has a presence in UK with its wholly owned subsidiary Axis Bank UK Limited.

Vision and Mission of the Company

1. Vision :

To be the preferred financial services provider excelling in customer service delivery through insight, empowered employees and smart use of technology.

2. Mission :

Axis Bank's mission is to be the preferred financial solutions provider excelling in customer delivery through insight, empowered employees and smart use of technology.

CORE VALUES OF THE COMPANY

The core values that reflect across the policies and decisions of the Bank comprise:

- Customer Centricity
- Ethics
- Transparency
- Teamwork
- Ownership

Services by Axis Bank

Retail banking

The bank offers lending services to individuals and small businesses, along with liability products, card services, Internet banking, automated teller machines (ATM) services, depository, financial advisory services, and Non-resident Indian (NRI) services Axis bank is a participant in RBI's NEFT enabled participating banks list.

Corporate banking

Transaction banking: Axis Bank provides products and services related to transaction banking to customers in areas of current accounts, cash management services, capital market services, trade, foreign exchange and derivatives, cross-border trade and correspondent banking services and tax collections on behalf of the Government and various State Governments in India.

Investment banking and trustee services: The bank provides investment banking and trusteeship services through its owned subsidiaries. Axis Capital Limited provides investment banking services relating to equity capital markets, institutional stock brokering besides M&A advisory. Axis Trustee Services Limited is engaged in trusteeship activities, acting as a debenture trustee and as a trustee to various securitization trusts.

International banking

The bank offers corporate banking, trade finance, treasury and risk management through the branches at Singapore, Hong Kong, DIFC, Shanghai and Colombo, and also retail liability products from its branches at Hong Kong and Colombo. The representative office at Dhaka was inaugurated during the current financial year.

Axis Bank is one of the most famous banks in India. The various products and services offered by it include:

- **PRODUCT**

Deposits (Saving account and current account)

Loans

Card

- **SERVICES**

ATM

Mobile Banking

Internet Banking

Payment

Other Services

The deposit mix of an organization especially the Saving accounts are the backbone of every bank as an ordinary man is most inclined to invest in it due to its convenience and easy availability. This project deals with the various customer concerns regarding these and tries to suggest appropriate suggesting based on conclusions. I hope that this report would be able to suggest some measures and draw attention of bank towards the area of improvement.

OVERALL LEARNING AND OBSERVATIONS

It was a great experience working with AXIS BANK in Marketing field as for a fresher like me, they provided training. My guide always provide me the information about the company's working. He always motivated me and was impressed by my work. He was one of the most Punctual and kind man who always pushed me to give my best in my work which was assigned to me.

My Internship at AXIS BANK taught me to be become a good listener and a good communicator. I learnt time management, how to handle a team and how to develop outstanding leadership and management skills. My Mentor appreciated me for handling the task in a very efficient and effective manner.

All my colleagues were cooperative and friendly in nature and I also learnt a lot from them too. I learnt some qualities to become successful Businessman which are as follows:

1. Be organised.
2. Communicate Effectively
3. Problem Solving
4. Take risks
5. Be a multitasker
6. Be patient
7. A good decision maker
8. Leadership abilities

OBJECTIVES OF SUMMER INTERNSHIP

PROGRAM (SIP)

- To be familiar with Corporate Culture.
- To study various personal loan product offered by axis bank.
- To identify the perception of employees.
- To study the documentation and other eligibility criteria of borrowers and the process till loan disbursement.
- To Customer satisfaction with the service provided by the bank.

SCOPE OF STUDY

In this research, the study has been done on the following products:

1. Saving Account
2. Debit Card
3. Credit Card
4. Fixed Deposit

RESEARCH METHODOLOGY

Research is one of the most important parts of any study and pertains to the collection of information and knowledge. Marketing research is defined as the systematic design, collection, analysis, and reporting of data and findings relevant to a specific marketing situation facing the company. My project has been developed on has basis of both exploratory and descriptive research. The research process depends upon developing the most efficient plan for gathering the needed information. Designing a research plan calls fro decisions on the data sources, research approaches, research instruments, sampling pal, and contact methods.

- **SAMPLE SIZE AND METHOD OF SELECTING SAMPLE**

I chose a sample size of 40 respondents consisting of based on judgment sampling All respondents were the customers of Axis Bank. The method was simple random sampling.

- **Data Source**

For this project both primary and secondary data were valuable sources of information.

➤ **Primary data**

Primary data are data freshly gathered for a specific purpose. For my project work the primary data was collected by means of survey through questionnaires.

➤ **Secondary data**

Secondary data provides a starting point for any research and offers valuable sources of already existing information. Secondary data are the easiest to gather and the cost of collecting this data is also very low. For my project work it was collected through the help of various directories of various associations, magazines, newspapers, websites etc. The directories helped me in short listing people, for my target people.

Some of the directories made use of are as follows:

- Telephone directory
- Income tax office

- City directory
- Transporter directory

Contact methods

Once the client had been decided now my task was how to contact them, and for me there only two ways of contacting them.

1. Personal interview:- this method was the most appropriate way of survey, because by personal interview I came to know about their feeling for Axis Bank.

2. Telephone:- This method was also used by me once or twice, keeping in mind the busy schedule of a few respondents.

LIMITATIONS OF STUDY

-
- Study area is specific in Nagpur.
- The study was limited only Axis bank data.
- Analysis of one segment can change very quickly.
- Study is based on the small sample size.
- Due to covid customers were not able to come to bank

SUMMER INTERNSHIP COMPANY

INTRODUCTION

1. **Department** : Axis Bank- Personal Loan Department
2. **Company Guides** : Mr.Rahul nagalwade
3. **College Guide** : Dr. Sonali Gadekar
4. **Duration of SIP** : 45 Days (23/08/2021 to 08/10/2021)
5. **Incentive / Stipend** : Paid

WEEKLY REPORT OF WORKING

- **Week 1:**

- Induction and Orientation program was conducted for all the interns by the Team Leader.
- All the intern was introduced to their respective team and their team leads.

- **Week 2:**

- In the 2nd week of my internship, the task was to understand the working and offering of Axis Bank in its training programme such as various financial products, loan process, client profiling and eligibility criteria.
- While undergoing training program I have to choose one sector where I'm going to perform project and I choose 'Personal Loan.



- **Week 3:**

- In the 3rd week, I was introduced to the Personal Loan department.
- Thought us the various reason why bank provide the personal loan.
- Reasons can be various:

Higher Education

Travelling

Marriage

Medical Expense.



- **Week 4:**

- In the 4th of week of internship I was provided the list of the people who are eligible for the Personal Loan.
- I have to make a call to almost around 100 people per day and had to convenience them to take the personal loan
- Some people did agreed to take the loan.
- And convinced them to come in bank for more information.

- **Week 5:**

- In the 5th week of internship, I have to make the people to fill the application form online/offline those who are applied for personal loan.
- Collected the necessary document from the people who applied for the personal loan for document verification.
- Again had to make 100 calls to the people in a day those who are eligible for the loan.

- **Week 6:**

- In the 6th week of the internship, I have to keep on checking if the documentation process has been done for the associates and sanction them a loan amount for which they have applied.
- I was given a task to perform which was to visit the government hospitals, have to talk to staff of hospital and to inform them about the policies of the Axis Bank.

- **Week 7:**

- In the 7th week of internship as this was last week of the internship, was given a field work activity.
- Field work activity was to visit the axis bank's customer place and to give the brief information about the Personal Loan.

- My mentor provided me with feedback form and ask me to fill the form and provide the feedback about my experience working with them.
- Made all an excel file where I entered all the information about my activities and work and handed over to my mentor.

FINDINGS

- The bank has good relation with its customers. The customers are satisfied with the relationship manager service provided by axis bank
- My daily target was to call 50-60 customers per day.
- Out of those customers 2-3 leads were converted.
- My monthly target of disbursement was 12 lac.

CONCLUSION

In review this internship has been an excellent and rewarding experience. I have been able to meet and network through online platform with so many people that I am sure will be able to help me with opportunities in the future.

One main thing that I have learned through this internship is time management skills as well as self-motivation. When I first started I did not think that I was going to be able to make myself sit in one place for eight hours a day. Once I realized what I had to do I organized my day and work so that I was not overlapping or wasting my hours. I learned that I needed to be organized and have questions ready for when it was the correct time to get feedback. From this internship and time management I had to learn how to motivate myself through being in at one place for so many hours. I came up with various proposals and ideas that the company is still looking into using.

I am keeping my options open for new opportunities. I enjoy this line of work, but I am not sure if there is enough place to grow through this company. I will continue to work hard in my position and hope to continue to learn about the industry and meet new people. This was an excellent experience and I am glad I got a wonderful opportunity to work in the India's best Multi National Company.

Suggestion

- The bank should developed more product so retail customer take advantage of that.
- The bank should update their technology.
- Ask people who have experiences with retail banking in several countries
- about their opinion.
- Today bank is more developed on interest so update product on net.

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