

NAME OF THE PROJECT

**"ROLE OF SBI CUSTOMER SERVICE POINT AS FINANCIAL INCLUSION
MEASURES IN DEVELOPING BANKING HABIT AMONG THE COMMON
PEOPLE OF NIKASHI"**

A project submitted to



GAUHATI UNIVERSITY

In partial fulfillment of the requirement for the award of the degree of
Bachelor of Commerce

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CERTIFICATE OF THE SUPERVISOR

CERTIFICATE

This is certify that **Tulika Das** student of **B.Com 6th semester, 2024** of **Nalbari Commerce College, Nalbari** roll no. **UC-211-200-0300** and registration no.:- **21025738** were working under my supervision and guidance of his project work for the course Bachelor of Commerce under **Gauhati University**. His project work entitled ***"ROLE OF SBI CUSTOMER SERVICE POINT AS FINANCIAL INCLUSION MEASURES IN DEVELOPING BANKING HABIT AMONG THE COMMON PEOPLE OF NIKASHI"*** which he is submitting, his genuine and original work.

Place: Nalbari

Date: 18/05/24

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ACKNOWLEDGEMENT

At the very outset, I would like to express my deep sense gratitude **PRITY KALITA** ma'am, Assistant Professor of Nalbari **Commerce College, Nalbari** under whose advice this work has been completed.

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Place: Nalbari

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DECLARATION OF THE RESEARCHER

DECLARATION

I hereby declare that the dissertation entitled "**ROLE OF SBI CUSTOMER SERVICE POINT AS FINANCIAL INCLUSION MEASURES IN DEVELOPING BANKING HABIT AMONG THE COMMON PEOPLE OF NIKASHI**" submitted by me for partial fulfillment of **Bachelor of Commerce (B.COM)** under **Gauhati University**. This is my own original work and has not been submitted earlier to Gauhati University or to any other institution for fulfillment of the requirement for any course of study.

Place: Nalbari

Date: 18/05/24

Tulika Das

Signature

Roll no.: UC-211-200-0300

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Exective Sumary

Title of the project : "Role of SBS's customer service point as Financial inclusion measurces in developing Banking habit among the common people of Nikashi."

Organisation : Customer Service point.

Organisational guide : Jasada Nirola .

Institutional guide : Priety Kalita

Duration of project : 2 month.

Objective of the study.

- CSP being effective in developing Banking habit among the common people.
- How far CSP able to provide Service.
- Awareness of Banking habit among people.
- Number of customer using CSP services.

Research Methodology : The study was exploratory in nature.

Source of Primary data : Data was collected from customer service point and customers

Source of Secondary data : Data were collected from organisational websites.

Questionnaire Design : Multiple choice questions

Research Instrument : Structured questionnaire and personal interview of the CSP centre and customers.

Tools of Data Analysis : Pie charts and Bar Diagram

Techniques of Data Representation : The data and information are represented by various tables and graphs as needed.

Techniques of Data analysis : The Data are analysed by percentage basis.

Major Findings:

- a. It has been found that there are 5 CSP Centre at Nikashi.
- b. Customers started saving habit and they are comfort with the CSP Services.
- c. Customer has not yet developed banking habits
- d. CSP centre provides other additional Services beside banking services which include old age pension, scholarships and other Services.
- e. CSP centre reduce the work load of the Bank employees and this centre efforts to bring the customer under Financial inclusion.

f. CSP centre keep's organizing some programs in rural areas to make people aware about banking service.

g. Majority of CSP clients & General people are running their CSP's as primary business but the remaining are considering it as secondary one for earnings an additional income.

h. CSP's are working 8 to 10 hours a day for delivering KIOSK Banking services to their clients.

i. The employee of CSP centre response to their customer is friendly and built on trust.

J. In CSP centre only limited number of banking services, maximum limit of amount set for transactions and non-available of passbook printing machine are the major difficulties faced by clients in KIOSK Banking Services.

Suggestions:

- a. The government should encourage and educate people the need to come under financial inclusion and thus remove poverty.
- b. The Banks should appoint the owner of the CSP who must be good in communicate with customers and should trainned the employees.
- c. The government should launch several scheme to motivate people to come under financial Inclusion.
- d. Customers should make frequent transactions. saving habit should be developed.

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