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

By **TULIKA DAS**

Roll no. **UC-211-200-0300**

GU Registration no. **21025738**

Under Supervision of **PRITY KALITA**

Assistant Professor of **Nalbari Commerce College, Nalbari**

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

Signature Prity Kalita

Name: PRITY KALITA

Assistant professor, Nalbari Commerce College

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.

I am also thankful to all the professors of Nalbari Commerce College whose invaluable helps have made my Research Project a successful one. I have found no word to gratefully acknowledgement the inspiration given to me by my colleagues.

My greatest thanks to all who wished me success, especially my parents whose support and care makes me stay open earth.

Tulika Das

Place: Nalbari

Date: 18/05/24

Tulika Das

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Nalbari commerce collage

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.

Tulika Das

Place: Nalbari

Signature

Date: 18/05/24

Roll no.: UC-211-200-0300

Name: Tulika Das

GU Registration no.: 21025738

Exective Sumary

Title of the project : "Role of SBI's customer service point as financial inclusion measures in developing Banking habit among the common people of Nikashi."

Organisation : Customer Service point.

Organisational guide : Jasada Nircola.

Institutional guide : Prity Kalita

Duration of project : 2 month.

Objective of the study.

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

Research Methodolgy : 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.

Quetionaire Design : Multiple choice questions

Research Instrument : Structured questionaire 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.

Mojor 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, schalarships 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 buit on trust.

J. In CSP centre only limited number of banking services, maximum limil 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 communicat 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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