



**“A STUDY OF FINANCIAL SERVICES PROVIDED BY
PNB”**

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Abstract:

The Bank is derived from a French word 'Banque' which means bench. The Jews were believed to be early bankers, who used to transact business over the benches within the market. A bank is a financial intermediary that accepts all the deposits and channels them into lending activities. It plays a vital role in the marketing of new type of deposits and advances schemes. The operational efficiency, service quality, managerial effectiveness, service quality, customer satisfaction is the main part to observed the performance of a bank and other relevant aspects. The efficiency with which a bank deploys its total resources to optimize its net profits and thus serve as an index to the degree of asset utilization and managerial effectiveness. This study attempts to measure the financial performance of Punjab National Bank. This study is entirely depends on secondary data and different ratios have been applied to evaluate the financial performance of the bank.

Keywords: *Financial Analysis, PNB, Financial Health, Opportunity Analysis*



Introduction

Without a sound and effective banking system in India it cannot have a healthy economy. The banking system of India should not only be hassle free but it should be able to meet new challenges posed by the technology and any other external and internal factors. 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 or cosmopolitans in India. In fact, Indian banking system has reached event to the remote corners of the country. This is one of the main reasons of India's growth process. The government's regular policy for Indian bank since 1969 has paid rich dividends with the nationalization of 14 major private banks of India. Not long ago, an account holder had to wait for hours at the bank counters for getting a draft or for withdrawing his own money. Today, he has a choice. Gone are days when the most efficient bank transferred money from one branch to other in two days. Now it is simple as instant messaging or dial a pizza. Money has become the order of the day. 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.

Research Methodology (Sources of data, Sampling, Tools of analysis)

Statement of problem

To study the analysis of services provided by Punjab national bank.

- To know the type of bank account preferred by people.
- To know about the experience of customers by the current bankers
- To know all the factors influencing the choice of banking.
- The Appraisal also signifies the present state of affairs of industry, demand & supply, marketing scenario, Regulatory requirements as well as national & International state of affairs of that particular product/ industry.
- The Appraisal also signifies a proper format in which any credit & project appraisal to be placed before the final decision takers.



Objectives & Scope of Study

This project is a compilation of the work that is taken up by a financial Institution while financing an industrial project.

Objectives

- Familiarization with the services provided by PNB.
- To know the problem which people are facing from these services.
- To know about the experience of customers by the current bankers.
- To know all the factors influencing the choice of banking.
- To study the features of modern banking which will give a good idea of various services offered by today's other banks and understanding the latest banking concepts.

Scope of Study

- To analyze the level of satisfaction of the customer in respect to the services.
- The scope of the study is to collect information regarding the account opening and ATM facilities provided by bank.
- To know how to people prefer banking with the bank.

Managerial usefulness of study

- To study Impact of Various increase in level of savings and income distribution in society and standard of living.
- The study provides a complete knowledge of various fundamental concept related to services provided by the bank.
- The study helps in finding the weaknesses, if any in the services and the steps taken to avoid them.



- The suggestions to the Branch Managers will help management to make changes in the desired field.
- This project will help the managers to decide on a marketing strategy and to find.

out the gaps in the product development.

This project will enable the managers to introduce new product development.

Type of research and research Design

The names of the three types of research design describe their purpose very well. The goal of exploratory research is to discover ideas and insights. Descriptive research is usually concerned with describing a population with respect to important variables. Causal research is used to establish cause-and-effect relationships between variables. Experiments are commonly used in causal research designs because they are best suited to determine cause and effect.

Exploratory Research

Design in which the major emphasis is on gaining ideas and insights.

Descriptive Research

Research design in which the major emphasis is on determining the frequency with which something occurs or the extent to which two variables recovery.

Causal Research

Research design in which the major emphasis is on determining cause-and-effect relationships.

Data Collection Methods

Qualitative researchers typically rely on four methods for gathering Information.

- (a) Participating in the setting,
- (b) Observing directly,
- (c) Interviewing in depth, and
- (d) Analyzing documents and material culture.



These form the core of their inquiry—the staples of the diet. Several secondary and specialized methods of data collection supplement them. This chapter provides a brief discussion of the primary and these secondary methods to be considered in designing a qualitative study.

This discussion does not replace the many excellent, detailed references on data collection (we refer to several at the end of this chapter). Its purpose is to guide the proposal writer in stipulating the methods of choice for his study and in describing for the reader how the data will inform his research questions. How the researcher plans to use these methods, however, depends on several considerations

Limitations of Study

As said basic research was conducted at the Ambition box to assess how far that customers are satisfied with products and services of Punjab National Bank. The data is collected from all over India. This study was limited in Delhi/NCR. This may be only applicable in north- India.

During the course of the study the following limitations were observed:

- The method will be unsuitable for if the number of people to be surveyed is very less as it will be difficult to draw logical conclusions regarding the satisfaction level of customers.
- Interpretation of data may vary from individual depending on the individual understanding of the product features and services of the banks.
- The method lacks flexibility. In case of inadequate or incomplete information the results may deviate.
- Since all the financial products and services are not widely used by all the customers it is difficult to draw realistic conclusions based on the survey.
- It is very difficult to check the accuracy of the information provided.



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