

STUDY ON CREDIT CARD USERS WITH REFERENCE TO SBI [STATE BANK OF INDIA] AND ICICI [Industrial Credit and Investment Corporation of India] BANK.

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ABSTRACT

A Credit Card Is A Small Plastic Card Issued To Users As A System Of Payment. It Allows Its Holder To Buy Goods And Services Based On The Holder's Promise To Pay For These Goods And Services. The Issuer Of The Card Creates A Revolving Account And Grants A Line Of Credit To The Consumer (Or The User) From Which The User Can Borrow Money For Payment To A Merchant Or As A Cash Advance To The User. The Bank Should Use Adequate Sophisticated Technology To Prevent The Misuse Of Cards, Fraud, Etc.in investigating the case i got to know about how they cheated by another fraud apps like CRED app etc.my objective is to find out the credit card user with reference to sbi and icici bank and what are the reward and security they are getting for deposits.

Keywords: Attitude, Awareness, Perception, Satisfaction, Customer Relationship Management (Crm)Software ,Charga-plate.

Introduction:

A credit Card is A payment Card issued To Users (Cardholders) To Enable The Cardholder To Pay A merchant for goods And Services based On The Cardholder's Accrued Debt (I.E., Promise To The card Issuer to Pay Them For The Amounts Plus The Other Agreed Charges). The Card Issuer Creates A revolving Account and Grants A line Of Credit to The Cardholder, From Which The Cardholder Can Borrow Money For Payment To A merchant or As A cash Advance.

A Credit Card Is Different From A Charge Card, Which Requires The Balance To Be Repaid In Full Each Month Or At The End Of Each Statement Cycle. in Contrast, Credit Cards Allow The Consumers To Build A Continuing Balance Of Debt, Subject To interest being Charged. A Credit Card Also Differs From A cash Card, Which Can Be Used Like Currency By The Owner Of The Card. A Credit Card Differs From A Charge Card Also In That A Credit Card Typically Involves A Third-party Entity That Pays The Seller and is reimbursed by the buyer, whereas a charge card simply defers payment by the buyer until a later date.

Advantages

- Paying for purchases over time
- Convenience
- Credit card reward
- Fraud protection
- Free credit scores
- Price protection
- Purchase protection
- Return protection
- Extended warranty coverage
- Travel benefits
- Access to special discounts

Disadvantages

- Paying high rates of interest.
- Credit damage.
- Credit card fraud.
- Cash advance fees and rates
- Annual fees.
- Credit card surcharges
- Other fees can quickly add up.

- Overspending.

History

Edward Bellamy's looking Backward

The Concept Of Using A Card For Purchases Was Described In 1887 By Edward Bellamy In His Utopian Novel looking Backward. Bellamy Used The Term credit Card eleven Times In This Novel, Although This Referred To A Card For Spending A citizen's Dividend From The Government, Rather Than Borrowing, Making It More Similar To A debit Card.

Charge Coins, Medals, And So On

Charge Coins And Other Similar Items Were Used From The Late 19th Century To The 1930s. They Came In Various Shapes And Sizes; With Materials Made Out Of celluloid (An Early Type Of Plastic), Copper, Aluminum, Steel, And Other Types Of Whitish Metals. Each Charge Coin Usually Had A Little Hole, Enabling It To Be Put In A Key Ring, Like A Key. These Charge Coins Were Usually Given To Customers Who Had Charge Accounts In Department Stores, Hotels, And So On. A Charge Coin Usually Had The Charge Account Number Along With The Merchant's Name And Logo.

Because The Customer's Name Was Not On The Charge Coin, Almost Anyone Could Use It. This Sometimes Led To A Case Of Mistaken Identity, Either Accidentally Or Intentionally, By Acting On Behalf Of The Charge Account Owner Or Out Of Malice To Defraud Both The Charge Account Owner And The Merchant. Beginning In The 1930s, Merchants Started To Move From Charge Coins To The Newer Charge-plate.

Early Charge Cards

- Charge-plate

Charge Plates, Often Called Charga-plates, Are The Predecessors To Credit Cards. Used Until The Early '60s, Charge Plates Are Made Of Aluminum Or White Metal Plates. They Are About The Size Of A Dog Tag And Are Embossed With The Customer's Name And Address. The Back Side Has A Paperboard Insert With The Issuer's Name And The Cardholder's Signature. Charga-plates Were Issued Mostly By Department Stores, But Also By A Few Oil Companies And Store Associations. They Were Sometimes Kept In The Stores And Retrieved By The Clerk When An Authorized User Made A Purchase. A Charge Plate Is More Valuable With Its Case. Between 300 And 500 Different Ones Are Estimated To Exist.

➤ Air Travel Card

➤ The air Travel Card is A Card That Is Sponsored By An Airline And Is Usually Only Valid For Purchase Of Said Airlines Flight Tickets. These Cards Are Usually Used By Corporations Who Regularly Purchase Air Travel And Would Like To Consolidate Their Transactions With Airlines Into A Singular Corporate Account.

➤ Over 250 Airlines Worldwide Accept The air Travel Card, The Card Is Also Known As A "Universal Air Travel Plan" Card Because It Seeks The Unification Of The Purchase Of Air Travel.

Early General Purpose Charge Cards: Diners Club, Carte Blanche, And American Express

The Concept Of Customers Paying Different Merchants Using The Same Card Was Expanded In 1950 By Ralph Schneider And Frank Mcnamara, Founders Of diners Club, To Consolidate Multiple Cards. The Diners Club, Which Was Created Partially Through A

Merger With Dine And Sign, Produced The First "General Purpose" charge Card and Required The Entire Bill To Be Paid With Each Statement. That Was Followed By carte Blanche and In 1958 By american Express which Created A Worldwide Credit Card Network (Although These Were Initially Charge Cards That Later Acquired Credit Card Features).

● **Bank Of America And Master Charge**

Mastercard, Originally Known As "Interbank" From 1966 To 1969 And "Master Charge" From 1969 To 1979, was Created By An Alliance Of Several Regional Bankcard Associations In Response To The bankamericard issued By bank Of America, Which Later Became The Visa Credit Card Issued By visa Inc.

● **Vintage, Old, And Unique Credit Cards As Collectibles**

Though Expired card hobbyists Have Been Around Since At Least The 1980s, There Are No Organizations That value Old Credit Cards, Meaning Their Market Is Decided Entirely By The Free Market Of Collectors. ... It's Not A Good credit Card.

Recent Trend In Credit Card

Since People Have Not Been Able To Travel During The Pandemic, Credit Card Companies Got Creative In Order To Find Alternative Perks For Travel Rewards Cards In Order To Make The Sometimes Pricey Fees Worth It And Keep Homebound Cardholders From Canceling Their Accounts En Masse. For Example, Chase Rolled Out The Chase Pay Yourself Back Program Back In May, Which Allows Those With Eligible Cards Earning Chase Ultimate Rewards To Use Their Points At Places Where They Buy "Everyday

Purchases." Soon After The Initial Roll-out, Chase Announced It Was Extending The Deadline To Take Part In The Program And Expanding The Cards That Were Eligible As Well As The Category List Of Eligible Purchases.

Through April 30, 2021, For Instance, Chase Sapphire Preferred Card members Can Redeem Points For Purchases At Grocery Stores, Eligible Charitable Organizations, Home Improvement Stores And Restaurants. Furthermore, That Redemption Option Doesn't Require Cardholders To Sacrifice Value. Sapphire Preferred Cardholders, For Instance, Enjoy 25% More Value When They Redeem Their Points For Travel Through The Ultimate Rewards Portal; They Receive That Same 25% More Value When Utilizing The Pay Yourself Back Program.

We're Crossing Our Fingers That, In 2021, Some Of These Changes That Were Touted As Being Available For A "Limited Time" In Response To Less Travel Will Find A Permanent Home In The Features Of The Card In Order To Give Savvy Cardholders More Options And Allow Lenders To Remain Competitive Even As People Resume Their Travel.

Objective

To Know The Problems Faced By Credit Card Users With Reference To Sbi And Icici Banks . To Find Out The Reward Points Given By The Banks.

Scope Of Study

The Scope Of Study Is Limited To Credit Card Users With Reference To Sbi And Icici Bank . How They Feel After Using Or At Which Place They Use A Lot.

Sample Size

Sampling design is imperative in every scientific study. Hence, the researcher decided to collect the data through multi stage sampling, sample size 15. The sample is collected from the primary source.

Research Methodology

Data Is Going To Be Collected Through The Primary Source. It Can Be Analyzed On The Basics Of The Comparison Between The Credit Card Uses With Reference To Sbi (State Bank Of India) And Icici.

Limitations

Some People Choose To Use A Personal Credit Card Account To Cover A Company's Costs. It's Not Always A Good Idea To Use A Personal Credit Card Account For Business Expenses For A Couple Of Reasons. For One, The Owner Is Held Personally Responsible For The Company's Debt. Also, It's Difficult To Properly Categorize Your Spending When You Mix Your Personal Charges With Your Business Charges.

Review Of Literature

Al-laham (2009) In His Research "Development Of Electronic Money And Its Impact On The Central Bank Role And Monetary Policy" Asserts That, In Recent Years There Has Been Considerable Interest In The Development Of Electronic Money Schemes. Electronic Money Has The Potential To Take Over From Cash As The Primary Means Of Making Small-value Payments And Could Make Such Transactions Easier And Cheaper For Both Consumers And Merchants. Electronic Money Is A Record Of The Funds Or "Value "Available To A Consumer Stored On An Electronic Device In Her Possession, Either On Prepaid Card Or On A Personal

Computer For Use Over A Computer Network Such As The Internet. This Paper Argues That Electronic Money, As Network Goods, Could Become An Important Form Of Currency In The Future. Such A Development Would Influence The Effectiveness And Implementation Of Monetary Policy. Author Feels That, If An Increased Use Of E-money Substantially Limits Demand For Central Bank Reserves, It Would Require Changes In The Operational Target Of The Central Bank And A Closer Coordination Of Monetary And Fiscal Policies.

Gan (2010) "Singapore Credit Cardholders: Ownership, Usage Patterns And Perceptions."The Purpose Of This Study Is To Analyze Singapore's Diverse Cardholders In Search Of Variations Among Demographic Groups, Credit Card Profiles, And Their Perceptions With Regard To Credit Card Ownership And Use. It Then Aims To Discuss Possible Reasons Governing Singaporeans' Credit Card Ownership And Use. The Number Of Credit Cards Was Found To Be Significantly Influenced By Income And Gender As Well As Perceptions That Include "Credit Cards Leads To Overspending", "Saving As Payment Source", "Unreasonable Interest Rates", "Credit Card As Status Symbol."The Number Of Credit Cards Was Also Affected By Credit- Card-related Variables Such As Missing Payments Sometimes, Frequency Of Use, Entertainment Expenditures, And Patrol Purchase. This Research Provides An In-depth Understanding Of Singapore An Multiple Cardholders, Thus It Issue Full In Designing Marketing Strategies For Card- Issuers As Well As Anti-debit Strategies For Policy-makers In Singapore.

Shane P and Suresh K (2008), in their surveys on the usage of credit cards at the retail outlets have found that it has nearly doubled from 30-35% two years ago to 50-60% current year. The credit card holders use their credit cards most often for purchase of clothing, followed by supermarket/grocery shopping, at hotels and at restaurants.

Vishwas Nivrutti Wadekar (2005) in his study „Customer Disillusionment and philosophy of Customer complaints“ identified the area of credit card users“ dissatisfaction and concluded that majority of the sampled card holders (83%) were dissatisfied with the operation of credit cards

Company Profile

The Company Details

Name Of The Bank	Sbi (State Bank Of India)	ICICI Bank
Established	<ul style="list-style-type: none"> • 2 june 1806, Bank Of Calcutta • 15 april 1840, Bank Of Bombay • 1 july 1843, Bank Of Madras • 27 january 1921, Imperial Bank Of India • 1 july 1955; 65 Years Ago State Bank Of India 	Vadodara 5 January 1994; 27 Years Ago
Physical Address Per Location	State Bank Bhawan, M.C. Road, nariman Point, mumbai, Maharashtra, india	Vadodara, Gujarat , (Registered Office) Bandra Kurla Complex, Mumbai

	There Are 22,141 Branches, 58,555 Atms	(Corporate Office)
Phone & Fax Numbers	Tel: 022-22029456 Fax: 022-22742431	+91-22-33667777 Fax : +91-22-26531122
Email Address	Bank.Sbi Epg.Cms@Sbi.Co.In	Icicibank.Com
Website Url	Https://Bank.Sbi/	Icicibank.Com
Key People	Dinesh Kumar Khara (Chairman)	Girish Chandra Chaturvedi (Chairman) Sandeep Bakhshi (Md & Ceo)
Owner And Parent	Government Of India	ICICI Bank Limited
Subsidiaries	Sbi Life Insurance Ltd ,Sbi Cards And Payment Services Ltd , Sbi General Insurance (70%) , Jio Payments Bank(30%) ,Yes Bank (30%),Andhra Pradesh Grameena Vikas Bank (35%),Kaveri Grameena Bank (35%)	Icici Prudential , Icici Lombard Icici Securities , Icici Direct

Product Descriptions

SBI BANK	ICICI BANK
retail banking , corporate banking, investment banking , mortgage loans , private banking , wealth management, credit card , finance and insurance,	Retail Banking, Corporate Banking, Investment Banking, Mortgage Loans, Private Banking, Wealth Management, Credit Cards, Finance And Insurance.

HISTORY**SBI BANK**

- The roots of State Bank of India lie in the first decade of the 19th century when the Bank of Calcutta later renamed the Bank of Bengal
- On 1 July 1955, the Imperial Bank of India became the State Bank of India.
- In 2008, the Government of India acquired the Reserve Bank of India's stake in SBI so as to remove any conflict of interest because the RBI is the country's banking regulatory authority
- In 1959, the government passed the State Bank of India (Subsidiary Banks) Act.
- 1963 SBI merged State Bank of Jaipur (est. 1943) and State Bank of Bikaner (est.1944).
- The first was the Bank of Bihar (est. 1911), which SBI acquired in 1969, together with its 28 branches.
- The next year SBI acquired National Bank of Lahore (est. 1942), which had 24 branches. Five years later, in 1975, SBI acquired Krishnaram Baldeo Bank, which had been established in 1916 in Gwalior State, under the patronage of Maharaja Madho Rao Scindia. The bank had been the Dukan Pichadi, a small moneylender, owned by the Maharaja. The new bank's first manager was Jall N. Broacha, a Parsi. In 1985
- The first step towards unification occurred on 13 August 2008 when State Bank of Saurashtra

merged with SBI, reducing the number of associate state banks from seven to six

- On 19 June 2009, the SBI board approved the absorption of State Bank of Indore, in which SBI held 98.3%.
- The acquisition of State Bank of Indore added 470 branches to SBI's existing network of branches. Also, following the acquisition, SBI's total assets approached ₹10 trillion. The total assets of SBI and the State Bank of Indore were ₹9,981,190 million as of March 2009.
- The process of merging of State Bank of Indore was completed by April 2010, and the SBIndore branches started functioning as SBI branches on 26 August 2010.
- On 7 October 2013, Arundhati Bhattacharya became the first woman to be appointed Chairperson of the bank. Mrs. Bhattacharya received an extension of two years of service to merge into SBI the five remaining associate banks.

ICICI BANK

- an Indian financial institution, as a wholly owned subsidiary in 1994 in Vadodara however the parent company was formed in 1955 as a joint-venture of the World Bank,
- India's public-sector banks and public-sector insurance companies to provide project financing to Indian industry. The bank was founded as the Industrial Credit and Investment Corporation of India Bank, before it changed its name to ICICI Bank.
- ICICI Bank launched Internet Banking operations in 1998.
- ICICI's shareholding in ICICI Bank was reduced to 46 percent, through a public offering of shares in India in 1998, followed by an equity offering in the form of American depositary receipts on the NYSE in 2000.
- ICICI Bank acquired the Bank of Madura Limited in an all-stock deal in 2001 and sold

additional stakes to institutional investors during 2001–02.

• In the 1990s, ICICI transformed its business from a development financial institution offering only project finance to a diversified financial services group, offering a wide variety of products and services, both directly and through a number of subsidiaries and affiliates like ICICI Bank.

• In 1999, ICICI became the first Indian company and the first bank or a financial institution from non-Japan Asia to be listed on the NYSE.

• ICICI, ICICI Bank, and ICICI subsidiaries ICICI Personal Financial Services Limited and ICICI Capital Services Limited merged in a reverse merger in 2002.

• In 2008, following the 2008 financial crisis, customers rushed to ICICI ATMs and branches in some locations due to rumours of an adverse financial position of ICICI Bank. The Reserve Bank of India issued a clarification on the financial strength of ICICI Bank to dispel the rumours.

• In March 2020, the board of ICICI Bank Ltd. approved an investment of Rs 1,000 crore in Yes Bank Ltd. This investment resulted in ICICI Bank Limited holding in excess of a five percent shareholding in Yes Bank.

EXPANSION

ICICI BANK

• 1996: ICICI Ltd. A diversified financial institution with headquarters in Mumbai

• 1997: ITC Classic Finance. incorporated in 1986, ITC Classic was a non-bank financial firm that engaged in hire, purchase and leasing operations. At the time of being acquired, ITC Classic had eight offices, 26 outlets and 700 brokers.

• 1997: SCICI (Shipping Credit and Investment Corporation of India)

• 1998: Anagram (ENAGRAM) Finance. Anagram had built up a network of some 50 branches in Gujarat, Rajasthan, and Maharashtra that were primarily engaged in the retail financing of cars and trucks. It also had some 250,000 depositors.

• 2001: Bank of Madura

• 2002: The Darjeeling and Shimla branches of Grindlays Bank

• 2005: Investitsionno-Kreditny Bank (IKB), a Russian bank

• 2007: Sangli Bank. Sangli Bank was a private sector unlisted bank, founded in 1916, and 30% owned by the Bahte family. Its headquarters were in Sangli in Maharashtra, and it had 198 branches. It had 158 in Maharashtra and 31 in Karnataka, and others in Gujarat, Andhra Pradesh, Tamil Nadu, Goa, and Delhi. Its branches were relatively evenly split between metropolitan areas and rural or semi-urban areas.

• 2010: The Bank of Rajasthan (BOR) was acquired by the ICICI Bank in 2010 for ₹30 billion (US\$420 million). RBI was critical of BOR's promoters not reducing their holdings in the company. BOR has since been merged with ICICI Bank.

Top Sbi Bank Credit Cards:

These Are 3 Types Of Sbi Credit Card Limit That You Can Get With Your Sbi Credit Card.

- Sbi Card Total Credit Limit
- Sbi Card Available Credit Limit
- Sbi Card Cash Limit

Top Icici Bank Credit Cards:

- Coral Card
- Rubyx Visa Credit Card
- HPCL Platinum Card
- Platinum Chip Credit Card
- MakeMyTrip Platinum Card
- Amazon Pay Credit Card

- Emerald Credit Card

CREDIT CARD REWARD POINTS**SBI BANK**

Credit Card	Reward Points	Accelerated Rewards
SBI SimplySAVE Credit Card	1 point/Rs. 100 spent	10 points/Rs. 100 spent on dining, movies, grocery and departmental stores
SBI SimplyCLICK Credit Card	1 point/Rs. 100 spent	5X rewards on all online spends. 10X rewards on online spends with exclusive partners
BPCL SBI Card	1 point/Rs. 100 spent on non-fuel retail purchases	5X rewards on dining, movies, grocery and departmental store spends
SBI Card PRIME	2 points/Rs. 100 spent	5X rewards on dining, movies, grocery and departmental store spends 10X rewards on standing instructions of utility bills
SBI Card ELITE	2 points/Rs. 100 spent on all retail purchases except fuel	10 points/Rs. 100 spent on dining, movies, grocery and departmental stores

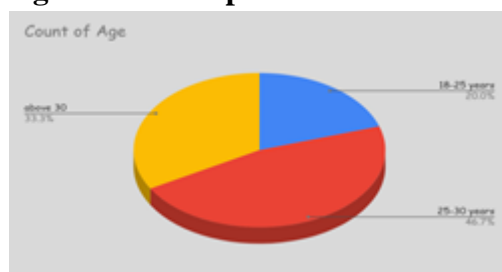
Air India SBI Platinum Credit Card	2 points/Rs. 100 spent	15 points/Rs. 100 spent on Air India tickets booked through Air India website or mobile app
SBI StyleUP Contactless Credit Card	1 point/Rs. 100 spent	10X rewards on Big Bazaar, Standalone FBB and Food Bazaar outlets and on dining expenses
Club Vistara SBI Card PRIME	4 CV points/Rs. 200 spent	NA
Etihad Guest SBI Card	1 Etihad Guest Mile/Rs. 100 spent	2 Etihad Guest Mile/Rs. 100 on international spends 3 Etihad Guest Mile/Rs. 100 spent on Etihad.com
Yatra SBI Card	1 point/Rs. 100 spent	6 points/Rs. 100 spent on dining, movies, entertainment, grocery, departmental stores and international spends
Air India SBI Signature Credit Card	4 points/Rs. 100 spent	30 points/Rs. 100 spent on Air India tickets booked through Air India website or mobile app

ICICI BANK

ICICI Bank Credit Cards	Category	Monthly Interest Charge
Amazon Pay Credit Card	Shopping	3.50%
Coral Card	Lifestyle, Shopping	3.40%
Diamond Card	Premium	3.40%
Emerald Credit Card	Cashback, Lifestyle	1.99%
HPCL Platinum Card	Cashback, Fuel	3.40%
Instant Platinum Card	Low Fee	2.49%
MakeMyTrip Platinum Card	Shopping, Travel and Airline	3.35%
MakeMyTrip Signature Card	Travel and Airline	3.35%
Manchester United Platinum Card	Sports	3.35%
Manchester United Signature Card	Sports	3.35%
Platinum Chip Credit Card	Low Fee, Rewards	3.40%
Rubyx Visa Credit Card	Lifestyle, Premium, Shopping	3.40%

Data Analysis And Interpretation

Age Of The Respondents

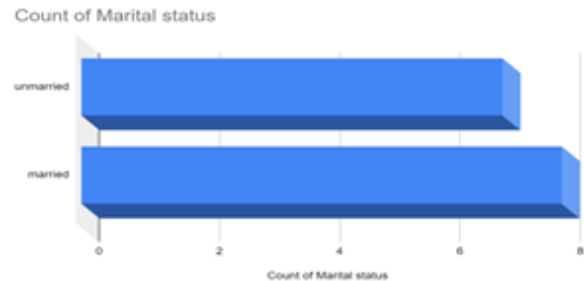


Responses

In The Above Image It Shows The Age Of The Account Holder In The Banks. There 20% Of Respondents Are 18-25 Years. 25-30 Years Of

Respondents Are The Account Holder And 33.3% Of Respondents Are Above 30 Years .

Marital Status Of The Respondents



Responses

In The Above Image It Shows That The Majority Of The Respondents Are Married And Unmarried Respondents Are Using Credit Cards Lesser Than The Married .

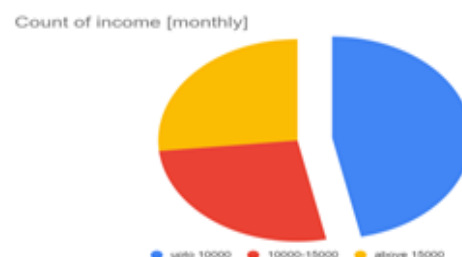
Occupational Status Of The Respondents



Responses

In The Above Image It Shows That The Occupation Of The Respondents Here 20% Of The Respondents Are Business , Student And Housewife Using Credit Cards.

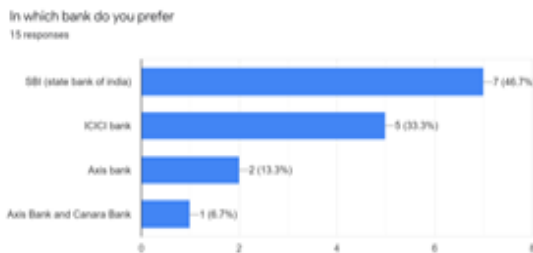
Monthly Income Of The Respondents



Responses

In The Above Image It Shows That Most Of The Respondents Income Are Above Rs 15000 And The Equal Distribution Of The Respondents Income Is Below Rs 15000.

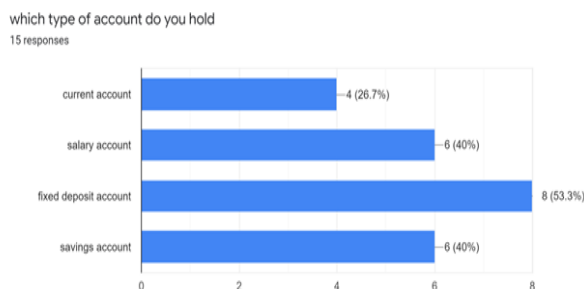
In Which Bank Do The Respondents Use



Responses

In The Above Image It Shows That The Majority Of The Respondents Are Using State Bank Of India Credit Card And 5 Respondents Are Using Icici Bank And 3 Respondents Are Using Axis And Canara Bank.

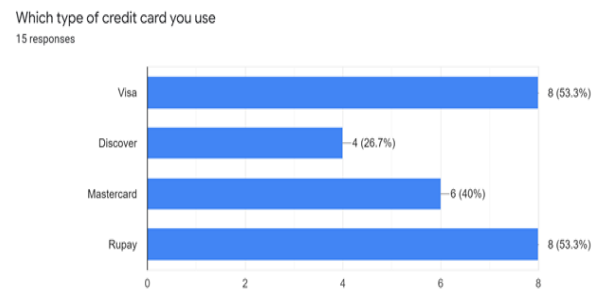
Type Of Account The Respondents Have A Bank Account.



Responses

In The Above Image It Shows That 8 Respondents Are Holding Fixed Deposit Accounts And Salary And Savings Accounts Are Held By 6 Respondents Equally. Current Accounts Are Held By 4 Respondents.

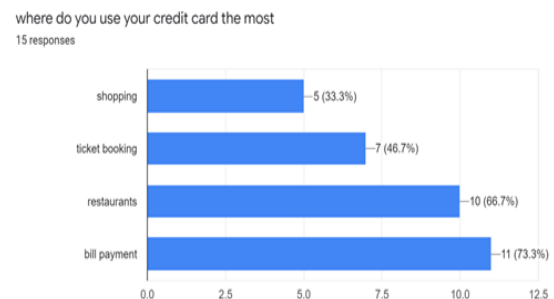
Which Type Of Credit Card Are Used By The Respondents.



Responses

In The Above Image It Shows That The Majority Of Respondents Are Using Visa And Rupay Credit Cards Equally. 6 Respondents Are Using A Mastercard And 4 Respondents Are Using Discover Cards.

Where The Credit Cards Are Used Mostly By The Respondents.

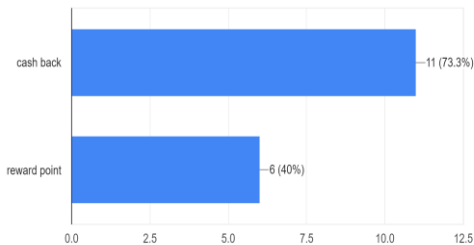


Responses

In The Above Image It Shows That 73.3% Respondents Are Using Credit Cards For The Payment Of The Bills . 66.7% Of The Respondents Are Using Credit Cards For Ordering Food From The Restaurant And 46.7% Of The Respondents Are Using The Credit Cards For Ticket Booking. 33.3% Of The Respondents Are Using Credit Cards For Shopping.

How Many Respondents Like Cash Back Or Reward Points

What do you like in credit card payment in banks
15 responses

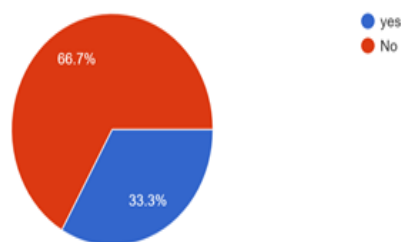


Responses

In The Above Image It Shows That 73.3% Of The Respondents Like Cash Back In The Payment Of Credit Cards Bills. 40% Of The Respondents Like A Reward Point After The Payment Of Credit Card Bill .So After Getting The Reward Point They Can Order Some Products Which Are Offered By Banks.

If Any Of The Respondents Has Been Thrift By Anyone In The Process Of Payment

Have gone through any fraud in the process payment
15 responses

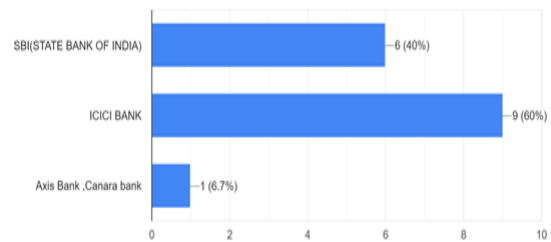


Responses

In The Above Image It Shows 66.7% Of The Respondents Are Not Theft In The Process Of Payment But 33.3% Of The Respondents Have Been Theft In The Process Of Payment . So, It Is A Drawback For Banks .

As Per The Respondent Which Bank Service Is Good

as per you which banks service is good
15 responses



Responses

In The Above Image It Shows That Most Of The Respondents Like The Services Offered By Icici Bank Is More That The Services Offered By State Bank Of India And Axis Or Canara Bank

40% Of The Respondents Like The Services Offered By Sbi Bank . 60% Of The Respondents Like Services Offered By Icici Bank. And Remaining One Respondent Like The Services Offered By Axis And Canara Bank.

Finding suggestion and conclusion.

Findings

It is found that there is a relationship between education and types of credit cards. There is no relationship between income and types of credit card. Relationship between monthly Income and Monthly amount usage of credit card The study points out that the relationship between monthly incomes in monthly amount usage of credit card was analyzed. There is a positive correlation between monthly income and monthly credit card. Other Findings From the survey conducted among eighty respondents the researcher came up on the following findings; Age-wise Distribution Most of the respondents that are 20 percent are in the age group of 18-25 . Occupation-wise Distribution Most of the persons that are 20 percent respondents are salaried persons. Monthly

Income 20 percent of the respondents are having a monthly income of below Rupees 15000. Types of credit card 53 percent of the respondents are using visa and rupay.

Suggestions:

The bankers/issuers should not only concentrate the credit card availability to salaried persons only but also extend the facility to other sectors of people including small businessmen, low income groups, etc. The banker/issuer should give adequate knowledge to the people regarding the usage of credit cards reward points and the discount . This will help them to avoid credit card debt. The grace period regarding repayment of credit amount needs to be increased. The bank should use adequate sophisticated technology to prevent the misuse of cards, fraud, etc.

Conclusion:

The State Bank of India has been progressing well in the right direction. It has made remarkable achievements in the fields of expanding banking facilities in the rural and semi- urban areas, and providing financial help to agriculture, cooperative institutions and small scale industries.

The credit card issue in terms of number of credit cards witnessed a whopping growth during the past ten years. In terms of key players ICICI has notched the landmark figure of 1.20 lakh credit cards by 2010 taking the position of number one player in the segment. It is further concluded that there are a number of bank customers who do not have any knowledge about credit cards. Many people have knowledge about credit cards, but do not possess credit cards because of the fear of falling into debt trap. High income earners and highly educated class use credit cards more,

availing high credit limits. Extent of usage of credit cards is smaller among a higher proportion of the card holders. Customers' satisfaction is found to be less because of the high rate of interest. Customers perceive core services and facilitate services at a higher level. Card holders face the major problem of lack of proper advice from banks. Credit card market is yet to realize its potential.

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