<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>ADB</td>
<td>Agricultural Development Branches</td>
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<tr>
<td>AIRCSC</td>
<td>All India Rural Credit Survey Committee</td>
</tr>
<tr>
<td>ATM</td>
<td>Automatic Teller Machine</td>
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<tr>
<td>DFA</td>
<td>Discriminated Function Analysis</td>
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<tr>
<td>DP</td>
<td>Depository Participants</td>
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<tr>
<td>DSA</td>
<td>Direct Selling Associates</td>
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<tr>
<td>EFT</td>
<td>Electronic Fund Transfer</td>
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<tr>
<td>FCBs</td>
<td>Fully Computerized Branches</td>
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<tr>
<td>IBA</td>
<td>Indian Banks Association</td>
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<tr>
<td>IBI</td>
<td>Imperial Bank of India</td>
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<tr>
<td>IOC</td>
<td>Indian Oil Corporation</td>
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<tr>
<td>KCC</td>
<td>Kisan Credit Card</td>
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<tr>
<td>LPG</td>
<td>Liberalisation, Privatization and Globalisation</td>
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<tr>
<td>NCOs</td>
<td>Non-commissioned Officers</td>
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<tr>
<td>NPAS</td>
<td>Non Performing Assets</td>
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<tr>
<td>NRI</td>
<td>Non-resident Indians</td>
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<tr>
<td>PBD</td>
<td>Personal Banking Division</td>
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<tr>
<td>PMC</td>
<td>Produce Marketing Loan</td>
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<tr>
<td>RBEC</td>
<td>The Rural Banking Enquiry Committee</td>
</tr>
<tr>
<td>RBI</td>
<td>Reserve Bank of India</td>
</tr>
<tr>
<td>SBI</td>
<td>State Bank of India</td>
</tr>
<tr>
<td>SIB</td>
<td>Small Industries and Small Business</td>
</tr>
<tr>
<td>STEPS</td>
<td>The State Bank Electronic Payment System</td>
</tr>
</tbody>
</table>
CHAPTER I
INTRODUCTION AND DESIGN OF THE STUDY

1.1 Introduction
1.2 Statement of the Problem
1.3 Review of Literature
1.4 Objectives of the Study
1.5 Scope of the Study
1.6 Delimitations of the Scope of the Study
1.7 Limitations of the Study
1.8 Operational Definition of the Concepts
1.9 Methodology
1.10 Construction of Tools
1.11 Sampling Design
1.12 Field Work
1.13 Data Processing
1.14 Hypotheses of the Study
1.15 Framework of Analysis
1.16 Scheme of Report
CHAPTER II
EVOlution and services of the state bank of India

2.1 Introduction

2.2 Historical Development of the Presidency Banks

2.3 Formation of the Imperial Bank of India

2.4 Subsidiary Banks of the SBI

2.5 Organization Structure of the SBI

2.6 Profile of SBI in Madurai Region

2.7 Banking Services Available in Madurai Region

2.8 Innovative Services in General

2.9 Innovative Services for Agriculture

2.10 Conclusion
CHAPTER III

MARKETING STRATEGIES OF THE SBI

3.1 Introduction

3.2 Evolution of Bank Marketing

3.3 Marketing Strategy of Banks

3.4 Elements of Marketing Mix

3.5 Conclusion
CHAPTER IV
THE PERCEPTION OF CUSTOMERS TOWARDS THE SERVICES OF SBI

4.1 Introduction

4.2 Age of the Sample Customers

4.3 Sex of the Customers

4.4 Occupation of the Customers

4.5 Literacy of the Sample Customers

4.6 Marital Status of the Sample Customers

4.7 Type of Family of the Sample Customers

4.8 Family Size of the Sample Customers
4.9 Monthly Income of the Respondents
4.10 Respondents Having Accounts Other than Savings Bank Account
4.11 Type of Account of the Sample Customers
4.12 Customers Having Accounts in Other Banks
4.13 Accounts Held in Other Banks
4.14 Types of Accounts in Other Banks
4.15 Duration of Customership
4.16 Frequency of Bank Visits
4.17 Opinion of the Availability of Physical Facilities
4.18 Purpose of Opening Accounts in the Bank
4.19 Factors Influencing the Rural Respondents to Become Customers of SBI
4.20 Customers’ Awareness on SBI’s Schemes/Services
4.21 Measurement of Customer’s Attitude towards the Services of the SBI
4.22 Opinion of the Time Taken by the Bank in Rural Areas
4.23 Opinion of the Entries Made in the Pass Book
4.24 Awareness of Service Charges
4.25 Opinion of Service Charges
4.26 Owing of ATM Card
4.27 Usage of ATM Card
4.28 Usage of Credit Card
4.29 Credit Card – Frequency of Usage
4.30 Availing Loan from this Bank
4.31 Types of Loans Availed by the Customers
CHAPTER V

THE OPINION OF THE BANK EMPLOYEES ON THE SERVICES OF THE SBI

5.1 Introduction
5.2 Age of the Sample Staff Members
5.3 Sex of the Respondents (Staff Members)
5.4 Educational Qualification of the Staff Members
5.5 Special Qualification of the Respondents
5.6 Position Held Initially in the Bank
5.7 Present Cadre of the Respondents
5.8 Number of Years of Service in the Present Cadre
5.9 Total Number of Years of Service in the Bank
5.10 Responses Relating to the Opening of the New Accounts
5.11 Opinion on Deposit Schemes and Total Years of Service
5.12 Opinion of the Rural Respondents on the Deposit Schemes
5.13 Opinion of the Semi-urban Respondents on the Deposit Schemes and the Number of Years of Service
5.14 Opinion of the Urban Respondents on the Deposit Schemes and the Number of Years of Service
5.15 Opinion of the Employees Regarding the Credit Schemes
5.16 Opinion of the Rural Respondents Regarding Credit Schemes
5.17 Opinion of the Rural Respondents on the Credit Scheme – Sign Test
5.18 Opinion of the Sample Semi-urban Bankers on the Credit Schemes
5.19 Opinion of the Semi-urban Respondents on the Credit Schemes – Sign Test
5.20 Opinion of the Urban Bankers on the Credit Schemes
5.21 Opinion of the Urban Respondents on the Credit Schemes - Sign Test
5.22 Opinion of the Respondents on the Innovative Services
5.23 Opinion of Rural Respondents on Innovative Schemes
5.24 Opinion of the Semi-urban Respondents on the Innovative Scheme
5.25 Opinion of the Urban Respondents on the Innovative Schemes
5.26 Opinion on the Deposit Schemes Offered by the Bank
5.27 Opinion on the Credit Schemes Offered by the Bank
5.28 Opinion on the other Services Offered by the Bank
5.29 Level of Customer Services Offered by the Bank
5.30 Opinion on the Location of the Bank
5.31 Opinion on the Present Accommodation of the Bank
5.32 Opinion on the Working Hours of the Bank
5.33 Working Days of the Bank
5.34 Opinion on the Strength of the Staff
5.35 Staff Members Required at Different Levels
5.36 Opinion on the Allotment of Work by Rotation
5.37 Effect of Allotment of Work by Rotation
5.38 Work Affected by Job Rotation – Results
5.39 Opinion on the Relationship between the Customers and Employees
5.40 Training to Update Knowledge
5.41 Opinion on the Introduction of Computerization in Banks
5.42 Opinion of the Rural Respondents on the Introduction of Computerization in Banking – Garret Scores by Using Garret Ranking
5.43 Opinion of Semi-urban Respondents on Computerization in Banks
5.44 Opinion of Semi-urban Respondents on Computerization in Banks – Garret Scores by Using Garret Ranking
5.45 Opinion of the Urban Respondents on Computerization in Banks
5.46 Opinion of the Urban Respondents on Computerization in Banks – Garret Score by Using Garret Ranking
5.47 Requirements of Specialised Staff for Marketing the Products
5.48 Impact of the Specialised Staff on Marketing
5.49 Opinion on the Environment Review
5.50 Opinion on the Review of Operational System of Banks
5.51 Conducting Staff Meeting
5.52 Period of Conducting Meeting
5.53 Passing of Resolutions in the Meeting
CHAPTER VI

SUMMARY OF FINDINGS AND SUGGESTIONS

6.1 Introduction

6.2 Evolution of the SBI

6.3 Marketing Strategies of the Bank

6.4 Perception on the Services
6.5 Opinion of the Bankers on the Services
6.6 Suggestions
6.7 Conclusion