Conclusion

The economic growth and development of a country depends on the progress in agriculture, industry and service sectors. The growth of these sectors cannot be imagined without the support of strong network of banking sector. Both the Governments of India and Karnataka State have been introducing and implementing various socio-economic measures to remove poverty and improve the standard of livings. These banks have been acting as linkage between various socio-economic schemes and general public. The banks have been rendering deposits and credit services from the day of their inception. Of late, they have added many innovative and technology based services to stretch vertically and horizontally.

The success of banks depends on their ability in rendering quantitative and qualitative services that exceeds the level of customers’ expectations. The sample branches of SBI in the district have major share in deposits and credit services as compared to the sample branches of KVGB and BDCCB during study period. Further, the share of public sector banks in deposits and credits is high in total as compared to private and co-operative banks. However, the CAGR in deposits and credit is high in private and cooperative banks. CD ratio and its growth rates showed poor performance for all banking groups in the district. There has no consistency in the deposit mix of KVGB and BDCC banks during study period. Therefore, all banks have to improve their performance to become more competitive. Though many sample branches have added technology based services but majority of rural customers have low level of awareness due to their low level of literacy. It is also revealed that many sample branches have failed to reach the target of priority sector advances during study period. It is essential to meet the target in the interest of overall development of Indian economy.
The banking sector has been facing competition from global players. The banks in India are much smaller as compared to the banks of other countries in terms of size and shape. Therefore, the banker can use the philosophy of marketing managements in rendering their services. They have to indentify stated and unstated the needs of users to remain competitive in this open regime. They can adopt appropriate service, promotion, price and distribution mix to delight the users of services. They also try to deliver higher value to the cost of users to satisfy and make delightful. They can adopt service differentiation and positioning strategy to become competitive by continuously scanning the marketing environment. They can adopt strategic marketing planning to manage threats and weaknesses to take the benefits of opportunities and strength.