METHODOLOGY ADOPTED FOR THE RESEARCH WORK

The whole research project has been divided into seven Chapters namely:

1. Introduction
3. Accounting policies, practices and asset management of the Bank.
4. Banking operation and the operational Research of State Bank of India.
5. Credit management of State Bank of India.
7. Conclusions and recommendations.

For completing the Research work various inferences have been drawn on the available literature on banking industry in the country as well as the Banking Laws and practice and procedure of Banking adopted by the commercial banks and specially the State Bank of India in the country.

In this connection the reports and the literature published by the State Bank of India and also other literatures relating to the functioning of the State Bank of India published by other organisations have been used immensely.
The annual reports of State Bank of India has also been used for appraising the functioning and analysing operation of the State Bank of India, various other secondary data issued by Reserve Bank of India, Indian Banking Association have been utilized to reach to the conclusion, suggestion and recommendations.

I have also visited personally Central Office of the State Bank of India as well as the local head office of the State Bank of India and taken personal interviews of the concerned officers regarding functioning of State Bank of India and their comments and suggestions have been used in the thesis. Thus the conclusions have been drawn on the basis of primary as well as secondary data.