

EXECUTIVE SUMMARY

Karnataka Gramin Bank includes the introduction to banks, which will address potential problems for the banking sector in the past, present and future. Banks play a significant role in the provision of various services. The banks had earlier been engaged in accepting and lending money. But the variety of services offered by the banks has changed in the recent past. The rising competition demands timely and effective customer service at fair time and expense. These days bank aims to provide their customer service with full satisfaction and timely service.

Later on the awareness about Indian Regional Rural Banks. It includes features and service given by regional rural bank experience in India in both the urban and rural sectors.

The brief introduction of Karnataka Gramin Bank is included in this study, which includes the banking industry history, company profile, vision, mission and quality policy, activity and infrastructure facilities, awards and accomplishments and financial statements.

Then the sense of such terminology includes in this report that such words are related for example to the issue of cash credit, mortgage loan etc. The purpose of this section is only to raise awareness of certain terminology used by the bank in relation to loan facility and further it covers conceptual background and literature review that includes theoretical background of the analysis, literature review etc.

Later on this study, i.e. research methodology, consists of the title of objective and analysis, limitations and study scope, data collection methods etc.

Then it contains information about the bank's lending and credit facility. This section consists of various loans issued by bank to recover the information relating to those loans. The bank's current role and recommendation in the loan sector, as well as the various proposals that the Regional rural bank might submit to retain its place in the region and face potential challenges and improvement findings, suggestions and conclusions.