

A Study of Business Loan Provided by Banking Sectors to Analysis Banking Business

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Abstract: *The Project report deals with the research topic "a study of business loan provide by banking sectors to analyse banking business at state bank of India". The Project aims at analyzing the Loan and Advances of the bank; thereby it helps the bank to improve its leading process. The main purpose of this research is to identify Loans and Deposits at State Bank of India to calculate the proportion of different Deposits to the total Deposits, to find the proportion of different loans to the total loans. Finance and banking is the life blood of trade, commerce and industry. Now-days, banking sector acts as the backbone of modern business. Development of any country mainly depends upon the banking system. A bank is a financial institution which deals with deposits and advances and other related services. It receives money from those who want to save in the form of deposits and it lends money to those who need it. The banking is one of the most essential and important parts of the human life. In current faster lifestyle peoples may not do proper transitions without developing the proper bank network. The banking System in India is dominated by nationalized banks. The performance of the banking sector is more closely linked to the economy than perhaps that of any other sector. The growth of the Indian economy is estimated to have slowed down significantly. The economic slowdown and global developments have affected the banking sectors' performance in India in resulting in moderate business growth. It has forced banks to consolidate their operations, re-adjust their focus and strive to strengthen their balance sheets. Here researcher's objective is to study the Indian banking sector and performance of Indian banks.*

Keywords: Indian banking sector.

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