Introduction

Without a sound and effective banking system in India it cannot have a healthy economy. The banking system of India should not only be hassle free but it should be able to meet new challenges posed by the technology and any other external and internal factors. For the past three decades India's banking system has several outstanding achievements to its credit. In fact, Indian banking system has reached even to the remote corners of the country. This is one of the main reasons of India's growth process.

Major Banks in India

1) Andhra Bank
2) Allahabad Bank
3) Axis Bank (Earlier UTI Bank)
4) Bank of Baroda
5) Bank of India
6) Bank of Maharastra
7) Bank of Punjab
8) Bank of Rajasthan
9) Canara Bank
10) Central Bank of India
11) Citi Bank
12) Corporation Bank
13) Dena Bank
14) Deutsche Bank
15) Federal Bank
16) HDFC Bank
17) HSBC
18) ICICI Bank
19) IDBI Bank
20) Indian Bank
21) Indian Overseas Bank
22) IndusInd Bank
23) Jammu & Kashmir Bank
24) Karnataka Bank
25) Oriental Bank of Commerce
26) Punjab National Bank
27) Punjab & Sind Bank
28) South Indian Bank
29) Standard Chartered Bank
30) State Bank of India (SBI)
31) State Bank of Bikaner & Jaipur
32) State Bank of Hyderabad
33) State Bank of Indore
34) State Bank of Mysore
35) State Bank of Saurastra
36) State Bank of Travancore
37) Syndicate Bank
38) UCO Bank
39) Union Bank of India
40) United Bank of India
41) Vijaya Bank
42) Kotak Mahindra Bank
43) Yes Bank etc.

We are study only four banks in Pune city which names are given below:
1. **State Bank of India (SBI)**

The evolution of State Bank of India can be traced back to the first decade of the 19th century. It began with the establishment of the Bank of Calcutta in Calcutta, on 2 June 1806. The bank was redesigned as the Bank of Bengal, three years later, on 2 January 1809. It was the first ever joint-stock bank of the British India, established under the sponsorship of the Government of Bengal. Subsequently, the Bank of Bombay (established on 15 April 1840) and the Bank of Madras (established on 1 July 1843) followed the Bank of Bengal. These three banks dominated the modern banking scenario in India, until when they were amalgamated to form the Imperial Bank of India, on 27 January 1921.

The All India Rural Credit Survey Committee proposed the take over of the Imperial Bank of India, and integrating with it, the former state-owned or state-associate banks. Subsequently, an Act was passed in the Parliament of India in May 1955. As a result, the State Bank of India (SBI) was established on 1 July 1955. This resulted in making the State Bank of India more powerful, because as much as a quarter of the resources of the Indian banking system were controlled directly by the State. Later on, the State Bank of India (Subsidiary Banks) Act was passed in 1959.

2. **ICICI Bank**

**About Us:**

ICICI Bank was originally promoted in 1994 by ICICI Limited, an Indian financial institution, and was its wholly-owned subsidiary. ICICI Bank is India's second-largest bank with total assets of Rs. 4,062.34 billion (US$ 91 billion) at March 31, 2011 and profit after tax Rs. 51.51 billion (US$ 1,155 million) for the year ended March 31, 2011. The Bank has a network of 2,533 branches and 6,503 ATMs in India, and has a presence in 19 countries, including India.

**Vision:**

Our vision is a world free of poverty in which every individual has the freedom and power to create and sustain a just society in which to live.
Mission:
Our mission is to empower the poor to participate in and benefit from the Indian growth process through integrated action in the fields of primary health, elementary education, financial inclusion and sustainable livelihood. This will be achieved through active collaboration with the government and independent organizations.

3. Central Bank of India

Profile:
Established in 1911, Central Bank of India was the first Indian commercial bank which was wholly owned and managed by Indians. The establishment of the Bank was the ultimate realization of the dream of Sir Sorab ji Pockhanawala, founder of the Bank. Sir Pherozesha Mehta was the first Chairman of a truly 'Swadeshi Bank'. In fact, such was the extent of pride felt by Sir Sorab ji Pockhanawala that he proclaimed Central Bank of India as the 'property of the nation and the country's asset'. He also added that 'Central Bank of India lives on people's faith and regards itself as the people's own bank'. During the past 99 years of history the Bank has weathered many storms and faced many challenges. The Bank could successfully transform every threat into business opportunity and excelled over its peers in the Banking industry.

Corporate Mission:
♦ To transform the customer banking experience into a fruitful and enjoyable one.
♦ To leverage technology for efficient and effective delivery of all banking services.
♦ To have bouquet of product and services tailor-made to meet customer’s aspirations.

4. HDFC Bank

Profile:
HDFC Bank began operations in 1995 with a simple mission: to be a "World-class Indian Bank". We realized that only a single-minded focus on product quality and service excellence would help us get there. Today, we are proud to say that we are well on our way towards that goal. Times Bank Limited (owned by Bennett, Coleman & Co. / Times Group) was merged with HDFC Bank Ltd., in 2000. HDFC Bank was incorporated in August 1994, and, currently has a nationwide network of 2000 Branches and 5,998 ATM's in 996 Indian towns and cities.

The Housing Development Finance Corporation Limited (HDFC) was amongst the first to receive an 'in principle' approval from the Reserve Bank of India (RBI) to set up a bank in the private sector, as part of the RBI's liberalization of the Indian Banking Industry in 1994. HDFC Bank commenced operations as a Scheduled Commercial Bank in January 1999.

Business focus
HDFC Bank deals with three key business segments. - Wholesale Banking Services, Retail Banking Services, Treasury. It has entered the banking consortia of over 50 corporate for providing working capital finance, trade services, corporate finance, and merchant banking. It is also providing sophisticated product structures in areas of foreign exchange and derivatives, money markets and debt trading and equity research. The bank is also a leading provider of for it’s to corporate customers, mutual funds, stock exchange members and banks.

Awards
Our single-minded focus on product quality and service excellence has helped us garner the appreciation of both national and international organizations.