



A PROJECT REPORT ON FINANCIAL SERVICES PROVIDED BY KEERTHANA FINANCE IN JAMMALAMADUGU

P.Sreenivasulu¹, S. Izaz Ahammed²

¹Student, Department of MBA, Chaitanya Bharathi Institute of Technology, Proddatur

²Assistant Professor, Department of MBA, Chaitanya Bharathi Institute of Technology, Proddatur

Sreenuu820@gmail.com, izazahammed2010@gmail.com

ABSTRACT

Financial institutions play a significant role in supporting individuals and businesses by providing various financial services such as loans, credit facilities, and financial assistance. The present study titled “A Study on Financial Services Provided by Keerthana Finance in Jammalamadugu” aims to analyze the different financial services offered by the organization and to evaluate the level of customer satisfaction with those services. The main objective of the study is to understand the types of financial services provided by Keerthana Finance and to examine how effectively these services meet the financial needs of customers. The study also focuses on analyzing customer awareness, satisfaction with loan facilities, repayment structures, and the overall service experience. The research is based on both primary and secondary data. Primary data was collected through a structured questionnaire from customers who have utilized the services of Keerthana Finance in Jammalamadugu. Secondary data was collected from company records, books, journals, and relevant online sources related to financial services. A sample of 50 respondents was selected for the study. The collected data was analyzed using simple percentage methods and presented in tabular form for better understanding. The findings of the study indicate that most customers are aware of the financial services offered and are generally satisfied with the loan facilities and repayment options. However, some customers suggested improvements such as faster loan processing and competitive interest rates. The study concludes that improving service efficiency and maintaining strong customer relationships can further enhance customer satisfaction and organizational growth.

I. INTRODUCTION

The financial sector plays a crucial role in the development of an economy by providing financial support to individuals, entrepreneurs, and businesses. Finance companies act as intermediaries that provide credit facilities and other financial services to people who require funds for various personal and business purposes. These institutions help in promoting economic activities by offering different types of loan facilities and financial assistance. In recent years, the demand for financial services has increased due to rising personal and business financial needs. Finance companies provide various services such as personal loans, gold loans, business loans, and vehicle loans. These services help individuals manage their financial requirements and improve their standard of living. Keerthana Finance, located in Jammalamadugu, provides several financial services to meet the needs of customers in the local community. The

organization focuses on offering financial assistance with simple procedures and flexible repayment options. Understanding customer satisfaction and service effectiveness is essential for financial institutions to maintain long-term relationships with their clients. This study focuses on analyzing the financial services provided by Keerthana Finance in Jammalamadugu and evaluating customer satisfaction with these services. The study also examines factors such as interest rates, loan processing procedures, repayment methods, and the overall service quality provided by the organization. By identifying customer opinions and suggestions, the study helps in understanding the strengths and areas for improvement in the company's financial services.

OBJECTIVES

1. To know about financial services of Keerthana finance



2. To study loan facilities provided to customers
3. To analyse customer satisfaction level
4. To understand repayment and interest structure
5. To give suggestions for better service

SCOPE OF THE STUDY

The scope of the study refers to the boundaries and coverage of the research. It explains the areas that are included in the study and the aspects that are examined during the research process. The present study focuses on analyzing the financial services provided by Keerthana Finance located in Jammalamadugu and evaluating the level of satisfaction among its customers. This study mainly concentrates on understanding the different types of financial services offered by the organization, such as personal loans, gold loans, business loans, and other financial assistance provided to customers. It examines how these services help customers meet their financial needs and manage their personal or business-related financial requirements. The study also covers customer awareness regarding the financial services offered by the company. It attempts to understand how customers come to know about the services and the extent to which they utilize them. In addition, the research evaluates customer opinions regarding various aspects of the services such as loan processing procedures, interest rates, documentation requirements, and repayment facilities. Another important area covered in this study is the level of customer satisfaction with the services provided. The research analyzes how customers perceive the service quality, staff behavior, transparency in loan terms, and overall service experience. Understanding customer satisfaction is important because it helps financial institutions improve their services and maintain strong relationships with their clients. The study also attempts to identify the problems faced by customers while availing financial services from the company. By identifying such issues, the research helps in suggesting possible improvements that can

enhance service efficiency and customer satisfaction. Furthermore, the study provides suggestions and recommendations based on the responses collected from customers. These suggestions can help the organization improve its service quality, strengthen customer trust, and increase its competitiveness in the financial service sector.

Limitations of the Study

- The study is limited to a small sample size of respondents.
- The accuracy of the study depends on the responses given by the respondents
- Time constraints limited the collection of extensive data.
- The study focuses only on customers located in Jammalamadugu.

II. REVIEW OF LITERATURE

1. Afraz and Geetha (2025)

Afraz and Geetha (2025) conducted a study on e-banking and customer satisfaction to understand research trends in financial services. The study examined the relationship between technological banking services and customer satisfaction levels. The authors found that the use of digital banking platforms, improved service quality, and easy accessibility significantly influence customer satisfaction in financial institutions. The study highlights that financial service providers must adopt innovative technologies to enhance customer experience.

2. Adedoyin and Dogan (2025)

Adedoyin and Dogan (2025) examined the role of Human-Centered Artificial Intelligence in financial services. The research highlighted that AI technologies help financial institutions understand customer behavior and provide personalized financial products. The study concluded that the adoption of AI and data analytics improves customer experience, enhances security, and increases satisfaction in financial services.

3. American Customer Satisfaction Index Study (2025)



The American Customer Satisfaction Index (ACSI) Finance Study (2025) analyzed customer satisfaction levels across banks, credit unions, and financial advisors. The study found that customer satisfaction in the financial sector remains relatively strong, with institutions achieving satisfaction scores around 80 out of 100. It emphasized that improved customer service processes, transparent fees, and accessible financial information contribute significantly to customer trust and satisfaction.

4. Liebau (2024)

Liebau (2024) conducted a study on the impact of decentralized finance (DeFi) on financial services. The research revealed that emerging financial technologies are expected to reshape the financial services industry by improving efficiency, risk management, and service delivery. The study suggested that financial institutions must develop new skills and adopt innovative financial technologies to remain competitive in the future.

5. Xu et al. (2024)

Xu and colleagues (2024) introduced a context-aware virtual agent system to improve customer service in financial institutions. The study demonstrated that technology-driven interactions and personalized services can enhance customer satisfaction and improve service quality. The research emphasized that digital transformation in financial services can lead to better communication and stronger customer relationships.

6. Paul and Shah (2024)

Paul and Shah (2024) conducted a systematic review on financial inclusion research between 2004 and 2023. The study highlighted that financial institutions play an essential role in providing accessible financial services to individuals and small businesses. The research found that financial inclusion initiatives and improved service delivery contribute to economic growth and increased customer participation in the financial system.

7. Shin, Kim, and Shin (2023)

Shin, Kim, and Shin (2023) examined the role of digital technologies in customer

communication within the financial sector. The study analyzed customer complaints in financial institutions and found that improved communication tools help customers express their concerns more effectively and obtain better solutions. The research concluded that technological advancements can improve transparency and strengthen customer relationships with financial institutions.

8. J.D. Power Digital Banking Study (2023)

A study on digital banking services found that mobile banking applications and online financial platforms significantly influence customer satisfaction. Factors such as ease of navigation, security features, and quick access to financial services play a key role in determining customer satisfaction levels. The study emphasized the importance of improving digital services in financial institutions.

9. Journal of Financial Services Marketing Study (2023)

A study published in the Journal of Financial Services Marketing analyzed the relationship between customer satisfaction and bank revenue growth. The findings indicated that higher customer satisfaction levels lead to long-term financial performance and increased revenue growth for financial institutions. The research highlighted that maintaining customer satisfaction is crucial for sustaining competitiveness in the financial sector.

10. American Customer Satisfaction Index Study (2024)

The ACSI Finance Study (2024) examined customer perceptions of financial institutions. The results showed that improvements in service quality, digital services, and customer support increased overall customer satisfaction in the financial sector. The study concluded that financial institutions must focus on customer experience and service efficiency to maintain trust and loyalty among customers.

III. RESEARCH METHODOLOGY

Research methodology refers to the systematic framework adopted to conduct the study in a structured and scientific manner. It



involves the collection, analysis, and interpretation of relevant data in order to achieve the objectives of the research. The present study aims to analyze the financial services provided by Keerthana Finance in Jammalamadugu and to evaluate the level of customer satisfaction regarding the services offered by the organization.

The methodology adopted in this study ensures reliability, validity, and logical interpretation of the findings. It includes research design, data collection methods, sampling techniques, tools for analysis, and interpretation procedures used for the study.

Research Process

The research process adopted for the study consists of the following stages:

Primary Stage Includes:

- Identification of the research problem
- Formulation of research objectives
- Review of relevant literature
- Designing the research framework

Secondary Stage Includes:

- Project planning
- Questionnaire preparation
- Data collection
- Data classification and tabulation
- Statistical analysis
- Interpretation of results

Type of Research

Descriptive Research

The present study is descriptive in nature. Descriptive research is used to describe the characteristics of a particular population or phenomenon. In this study, descriptive research helps in understanding the awareness, usage, satisfaction level, and effectiveness of financial services provided by Keerthana Finance among customers.

Research Design

The research design adopted for this study is a structured survey-based design. A well-structured questionnaire was used to collect responses from customers of Keerthana Finance. The collected data was classified and analyzed using percentage analysis and graphical representation methods to

understand customer opinions and satisfaction levels.

Project Planning

Project planning involves defining the research objectives and determining the methods to achieve them. In this study, the objectives were framed to understand the financial services provided by Keerthana Finance, evaluate customer satisfaction, analyze loan facilities, and identify possible improvements in the services.

Data Collection

Data collection is one of the most important components of research. For this study, both primary and secondary data were collected to ensure a comprehensive analysis of the financial services provided by the organization.

Primary Data

Primary data was collected directly from customers of Keerthana Finance through structured questionnaires and personal interaction. The responses were gathered from customers who have used the financial services of the organization in Jammalamadugu.

Secondary Data

Secondary data was collected from the following sources:

- Company records and reports
- Financial journals and books
- Websites and online publications
- Articles related to financial services

Questionnaire Preparation

A structured questionnaire was prepared based on the research objectives of the study. The questionnaire included both multiple-choice questions and opinion-based questions to measure:

- Awareness of financial services
- Types of loan facilities used
- Customer satisfaction level
- Interest rates and repayment structure
- Customer opinion on service quality

Pilot Survey

Before conducting the final survey, a pilot survey was carried out with a small group of respondents to test the clarity and reliability of



the questionnaire. Necessary modifications were made based on the feedback received from the respondents.

Sample Size

The total sample size selected for the study was 50 respondents who are customers of Keerthana Finance in Jammalamadugu.

Sampling Technique

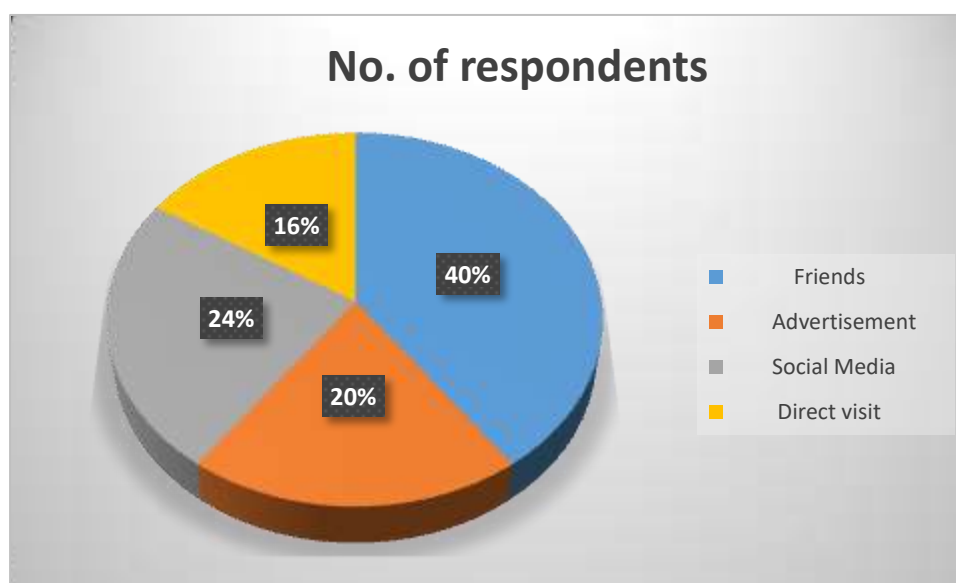
Convenience sampling technique was used to collect data from customers who were available and willing to participate during the study period.

Period of Study

IV. ANALYSIS AND INTERPRETATION

1. Source of information about keerthana finance

Source	No. of respondents	Percentage
Friends	20	40%
Advertisement	10	20%
Social Media	12	24%
Direct visit	8	16%
Total	50	100%



INTERPRETATION

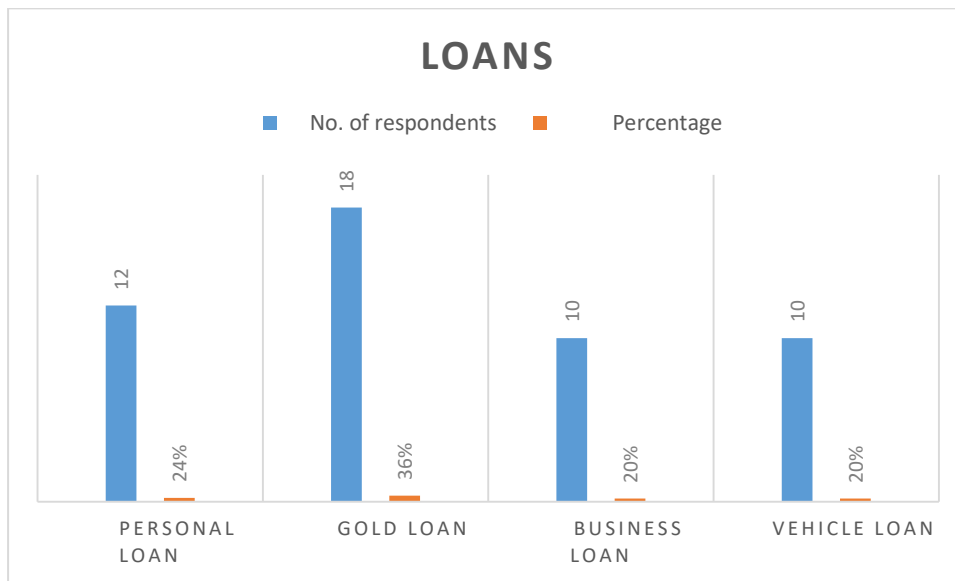
The table shows that most respondents came to know about keerthana finance through friends and relatives indicating the importance of word of mouth promotion.

2. Types of loan taken

Loan type	No. of respondents	Percentage
Personal loan	12	24%
Gold loan	18	36%
Business Loan	10	20%
Vehicle loan	10	20%



Total	50	100%
-------	----	------

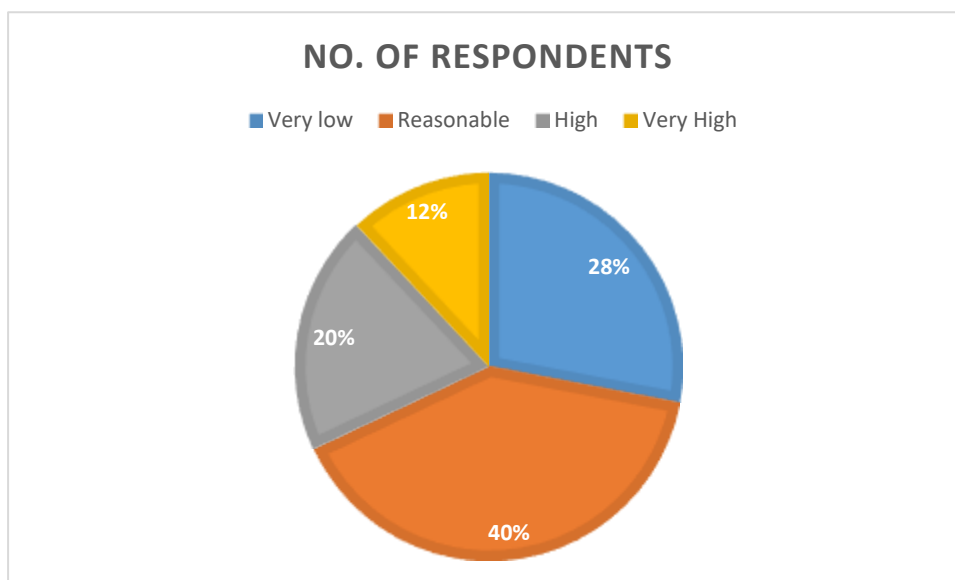


INTERPRETATION

The majority of respondents (36%) have taken gold loans from the company, showing that this is the most preferred loan type.

3.Opinion on interest rates

Level	No. of respondents	Percentage
Very low	14	28%
Reasonable	20	40%
High	10	20%
Very High	6	12%
Total	50	100%



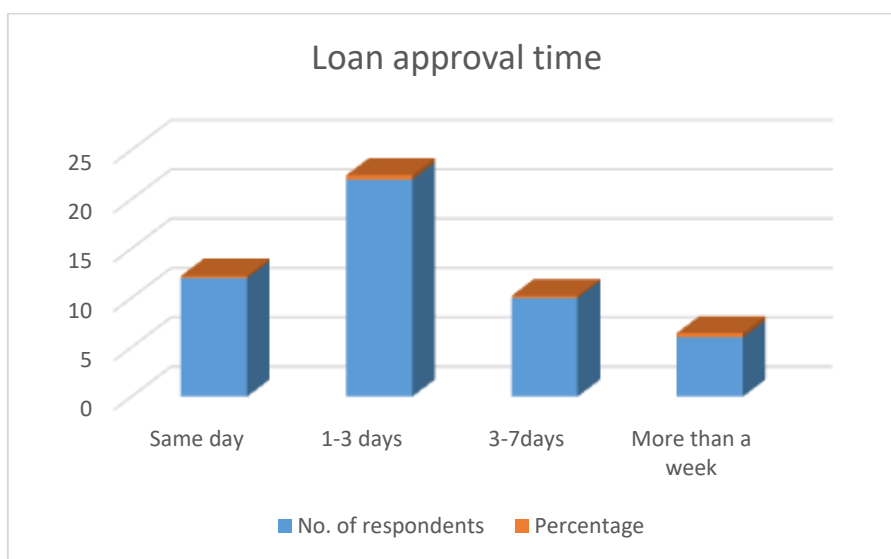


Interpretation:

Most respondents (40%) feel that the loan application process is easy and convenient

4. Loan Approval Time

Time	No. of respondents	Percentage
Same day	12	24%
1-3 days	22	44%
3-7days	10	20%
More than a week	6	44%
Total	50	24%



Interpretation:

The majority of respondents (44%) reported that their loans were approved within 1–3 days.

V. FINDINGS

1. The study found that the majority of respondents are aware of the financial services provided by Keerthana Finance, indicating good awareness among customers in the study area.
2. It was observed that most respondents came to know about the company through friends and relatives, which shows that word-of-mouth plays a significant role in promoting the services.
3. The analysis revealed that gold loans are the most commonly used financial service among customers.
4. Most respondents expressed that they are satisfied with the loan facilities provided by the company.
5. The majority of customers believe that the interest rates are reasonable,

although some respondents feel that they are slightly high.

6. The study indicates that the loan application process is easy and convenient for most customers.
7. It was found that most loans are approved within 1–3 days, which reflects the efficiency of the loan processing system.
8. A large number of respondents are satisfied with the repayment options offered by the company.
9. The majority of customers feel that the repayment schedule is convenient and manageable.
10. The study shows that many respondents are aware of the interest calculation method, but a considerable number still lack knowledge about it.

VI. SUGGESTIONS



1. The company should take steps to increase awareness about its financial services through advertisements, social media promotion, and community outreach programs.
2. It is recommended that the company reduce interest rates slightly to attract more customers and remain competitive.
3. The organization should educate customers about interest calculation methods to improve transparency and financial understanding.
4. The company can introduce more loan schemes and flexible financial products to meet the diverse needs of customers.
5. It is suggested that the company further improve the speed of loan processing to enhance customer satisfaction.
6. The organization should focus on strengthening customer relationships by providing better customer support and assistance.
7. The company can conduct customer feedback surveys regularly to identify service gaps and improve service quality.
8. The organization should consider adopting digital services and online facilities to make financial services more accessible and convenient for customers.

VII. CONCLUSION

The present study titled “A Study on Financial Services Provided by Keerthana Finance in Jammalamadugu” was conducted to analyze the financial services offered by the organization and to evaluate the level of customer satisfaction with these services. Financial institutions play an important role in providing financial support to individuals and businesses, and customer satisfaction is a key factor in determining the success and sustainability of such institutions.

The findings of the study reveal that most customers are aware of the financial services

provided by Keerthana Finance and have a positive opinion about the services offered. The majority of respondents have utilized loan facilities such as gold loans, personal loans, and other financial services to meet their financial needs. The study also shows that customers generally find the loan application process simple and convenient, and the approval process is relatively quick.

Customer satisfaction with the repayment options and repayment schedule is also high, indicating that the company provides flexible repayment facilities to its customers. The behavior of the staff and the quality of customer service were rated positively by most respondents, which contributes to maintaining a good relationship between the company and its customers. Transparency in loan terms and documentation requirements also plays an important role in building customer trust.

REFERENCES

1. Kothari, C.R. (2019). *Research Methodology: Methods and Techniques*. New Delhi: New Age International Publishers.
2. Pandey, I.M. (2021). *Financial Management*. New Delhi: Vikas Publishing House.
3. Khan, M.Y., & Jain, P.K. (2020). *Financial Management: Text, Problems and Cases*. New Delhi: McGraw Hill Education.
4. Mishra, S.K., & Puri, V.K. (2022). *Economic Environment of Business*. Mumbai: Himalaya Publishing House.
5. Reserve Bank of India (RBI). (2023). *Reports on Financial Institutions and Financial Services*. Retrieved from <https://www.rbi.org.in>
6. Government of India. (2023). *Financial Inclusion and Banking Services Reports*.
7. Articles and journals related to financial services and customer satisfaction.
8. Company records and internal documents of Keerthana Finance