



## CERTIFICATE

This is to certify the project work entitled  
“CREDIT CARD USERS IN HYDERABAD CITY”

Is done by

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As a part of their Curriculum in the Department of Commerce

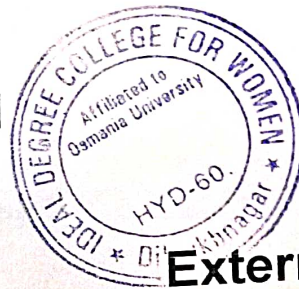
IDEAL DEGREE COLLEGE FOR WOMENS

HYDERABAD – 500007

This work has been carried out under my guidance

*B. Madhusudhan*

PRINCIPAL: B.MADHUSUDHAN



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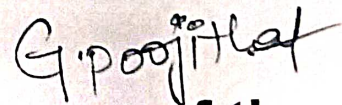
## **DECLARATION**

I here by declare that the project entitled "CREDIT CARD USERS IN HYDERABAD CITY" is an original work done by me and has been submitted to the Department of Commerce Osmania University, Hyderabad in partial fulfilment for the award of the Degree of Bachelor of Commerce (Computer Applications).

This report has not been submitted anywhere else for award of any other degree or diploma or certificate.

Name and address of the student

**GOTTEMUKKALA POOJITHA**



**Signature of the student**

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## ABSTRACT

Credit cards are payment mechanisms that enable you to make consumer and commercial business transactions, including purchases and cash withdrawals. Credit cards are commonly used in place of cash or checks and offer unsecured revolving lines of credit in most cases.

The borrower must repay at least a portion of the outstanding card balance for each billing cycle in accordance with the terms set out in the cardholder's contract. As debt decreases, the available account balance in good standing increases. These sophisticated financing methods are constantly changing terms and prices. Payment cards differ from credit cards in that you have to pay the full amount every month.

The face of the card contains a series of numbers representing various elements such as: each network, bank and account. This number is usually referred to as the account number or card number. A magnetic stripe, often called a magnetic stripe, runs through the back of the card and electronically contains some of the account information.

The cardholder's signature line is also on the back of the card. Credit cards have many other physical characteristics. However, as technology advances, its physical form changes. For example, multipurpose cards (also called smart cards) include aspects of encryption (passcode) and have a microprocessor or chip embedded in the card instead of a magnetic stripe.

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## Conclusion

In the research we have conducted an analysis on the satisfaction level of credit card. Here we have taken into consideration the factors of credit cards like factors of credit cards like Procedure, Limits, Services, Assurance and Cost.

The customers are satisfied with the procedures that are followed by the credit card providers. The procedure for purchasing a credit card is easy and accessible. In case of any complaint the credit card providers are providing good results on the complaints of credit card users.

On the basis of result we found out that policies of credit card limit are easily accessible, but they are not satisfied with the interest rates policy of credit card providers.