

**A STUDY ON CO-OPERATIVE BANK , AGGONDAPALLI, KRISHNAGIRI DISTRICT
-635116**

Report On Internship Training Submitted to Periyar University, Salem in partial fulfillment for
the award of the degree of

BACHELOR OF COMMERCE (COMPUTER APPLICATION)

Submitted by

NAME: HEMAVATHI.A

REG.NO: C21UG152CCA032

Under the guidance of

MRS.S. ARUNA, M.Com., M.Phil.,(Ph.D)

Assistant professor



DEPARTMENT OF COMMERCE

ST. JOSEPH'S COLLEGE OF ARTS AND SCIENCE FOR WOMEN, HOSUR

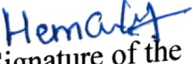
(Affiliated To Periyar University, Salem)


JULY 2023

PERIYAR UNIVERSITY

INTERNSHIP TRAINING REPORT FORMAT

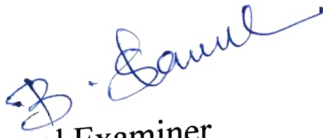
1	Name of the Candidate	Hemavathi. A
2	University Examination Registration Number	C21UG152CCA032
3	Name of the college	ST. Joseph's College Of Arts & Science For Women, Hosur
4	Name of the Department / Degree	Commerce / B.com(CA)
5	Name Of The Industry/Institute In Which For Internship Training Undergone	Co-Operative Bank, Aggondapalli Krishnagiri Distric-635116
6	Guide/ Supervision under whom the training undertaken	MRS. S. Aruna, M.Com., M.Phil.,(Ph.D)
7	Title of the training	A Study On Forms Writing (ENCLOSED)
8	Brief output of training (not more than 2 pages) – Attach Annexure – 1	
9	Conclusion	The internship program assisted in gaining both theoretical and practical knowledge.
10	Outcome of the Training	The knowledge and skills acquired during the internship program and the exposure to real-world issues can be applied in real-life Bank


Signature of the Student


Signature of the guide


Head of the Department


Principal


Internal Examiner

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INTRODUCTION

Bank was incorporated on March 6, 1947 with an Authorized Capital of Rs 20 lakhs and commenced its business on May 7, 1947. In the year 1947, the Co-operative bank ltd. Had the tree 'Banyan' as a part of its emblem denoting an all-around progress, growth (far and wide) and an ever-increasing prosperity. A bank is a financial institution licensed to receive deposits and make loans. There are several types of banks including retail, commercial, and investment banks.

BANK'S PERFORMANCE AS ON 30.06.2023

ASSETS AND LIABILITIES

- Total business recorded a YoY growth of 9% reaching the level of Rs 1100943 crore in Jun'23 from Rs 1009454 crore in Jun'22.
- Advance increased by 13% to Rs 479404 crore in Jun'23 from Rs 425203 crore a year ago. Growth in RAM sector is recorded at 13% YoY of which retail & Agriculture grew by 16% each and MSME advances grew by 7% YoY.
- Deposits grew by 6% YoY to Rs 621539 crore in Jun'23 as compared to Rs 584251 crore during the corresponding period a year ago.
- CASA deposit recorded a YoY growth of 5% and stood at Rs 250242 crore in Jun'23. The share of CASA to total deposits stood at 40%.

JOINT ACCOUNT:

Two persons (or) more than two having contractual capacity can open in I/B (CO-OPERATIVE BANK).

PERIOD OF TERM DEPOSIT

The period of term deposit is minimum 15 day to 180 days.

DEPOSITS OF CASH AND CHEQUES

Paying-in-slips which are supplied to depositors should ordinarily accompany all the deposits to CO-OPERATIVE BANK current accounts.

PAY-IN-SLIPS

Separate paying-in-slips will be used for deposits as mentioned.

- Deposit of cash
- Cheques were drawn on the branch where the account is maintained.
- Cheques were drawn on other local branches of the bank.
- Cheques drawn on local during bank.
- Bills and other collection item.

DEPOSIT SLIP:

Works as a proof for the bank acknowledging the payment received from the customer.

PURPOSE OF BANK DEPOSIT AND WITHDRAWAL SLIP:

- Deposit slip are the documents that are used to deposit money into a bank account.
- It allows you to deposit cash checks (or) even demand drafts into a specific bank account. As the name implies, a withdrawal slip is a document that allows you to withdraw money.

OBJECTIVES

- Borrows from members and others lends to members to useful tool.
- Purchasing and selling agricultural necessities, household, items and these members.
- They arrange for from the members to produce their own agricultural produce and sell other produce behalf.

CONCLUSION

In Tamil nadu co-operative movement is working with the aim of all classes of people all respect.

It continues to functions for the progress and development of all people especially the poor and downtrodden . Through democratically elected boards of management .



S.836, இராயக்கோட்டை

தொடக்க வேளாண்மை கூட்டுறவு கடன் சங்கம் லிட.,
இராயக்கோட்டை (அஞ்சல்) - 635 116 * தேன்கனிக்கோட்டை வட்டம் * கிருஷ்ணகிரி மாவட்டம்

நுலைவர்

செயலாளர்

தேதி.....

TO:

The Head of the Department,

III B.COM(CA)

St. Joseph College of Arts and

Science

Hosur

This certify that Ms.A.Hemavathi(C21UG153CA032) Student of B.COM(CA) (St.Joseph College of Arts and Science) has done **internship** in our Bank for a period of Fifteen Days from 26th June 2023 to 12th July 2023. She was given training for

Form Writing, Credit, Depit, Corrections, Loan process and other service.

Her Overall Performance was good.

Branch Manager

Co-Operative Bank Rayakottai

