# A STUDY ON INDIAN BANK, POCHAMPALLI, KRISHNAGIRI DISTRICT – 635206

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: VARSHA.R

**REG.NO: C21UG152CCA107** 

Under the guidance of

MRS.S. SUBBULAKSHMI, M.Com., M.Phil., SET., NET.,

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**

	Name of the Candidate	Varsha.R
2	University Examination	C21UG152CCA107
	Registration Number	
3	Name of the college	ST. Joseph's College Of Arts
	C	& Science For Women, Hosur
4	Name of the Department /	Commerce / B.com(CA)
	Degree	, ,
5	Name Of The	Indian Bank Pochampalli,
and the second second	Industry/Institute In Which	Krishnagiri District - 635206
	For Internship Training	_
	Undergone	
6	Guide/ Supervision under	MRS. Subbulakshmi,
	whom the training undertaken	M.Com., M.Phlil., SET., NET
7	Title of the training	A Study On Forms Writing
8	Brief output of training (not	( ENCLOSED)
	more than 2 pages) – Attach	, i
	Annexure – 1	
9	Conclusion	The internship program
		assisted in gaining both
	7	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

Vanha.R.

Signature of the Student

M. Jubbulthmi Signature of the guide

Head of the Department

Principal

Internal Examiner

#### INTRODUCTION

Bank was incorporated on march 5, 1907 with an Authorized Capital of Rs 20 lakhs and commenced its business on August 15, 1907. In the year 1907, the Indian 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.

## HOW TO OPEN A SAVING BANK ACCOUNT IN INDIAN BANK

- > To open an Indian bank saving account, Collect the required form from your nearby branch.
- You can also download the form the official website/portal of Indian bank.
- Fill in the details correctly, Attach the copies of KYC document and paste photographs at the requested columns.
- > Submit the documents and form and get them verified.
- > you will be provided with a welcome kit after a few working days, you will get a notification regarding account activation.

### DOCUMENT REQUIRED

- > Aadhar card
- > PAN Card
- > Proof of identity- Aadhar card, passport, voter identity card, driving license
- Proof of address-passport, voter's identity card, ration card, registered lease or sale agreement of residence, driving license, statement for the last three month, utility bills (Electricity/bills/Telephone bills/Gas bill) which is not more than three month old.
- Copies of rule or bye-laws (company /society)

### INTEREST RATE

No interest will be paid on Indian bank current accounts.

### JOINT ACCOUNT:

Two persons (or) more than two having contractual capacity can open in I/B (INDIAN 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 INDIAN 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 were 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 WITHDRAWL 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 dement draughts into a specific bank account. As the name implies, a with drawn slip is a document that allows you the with drawn money.

### **CONCLUSION:**

From my internship at bank. I was able to get a better understanding of how the transaction works and how effective it is. I enjoyed working with the bank team to devise and implement different transaction strategies. But I sties have to long way to go in understanding the psychological aspects of banking and I require to build up my public speaking skills as well.

Overall, I found the banking internship experience to good and I am sure that it will be use in my career

Date: 12.07.2023 Place: Pochampalli

To

The Head of the Department,

III - B.Com(CA)

St.Joseph College of Arts and Science
Hosur

This Certify that Ms.R.Varsha (C21UG152CCA107) 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 12 th July 2023 and took leave for 2 Days in this Training Period.She was given training for Form Writting, Credit, Depit, Corrections, Loan process and other services.

Her Overall Performence was Good.

**Indian Bank** 

Pochampalli Foodhampalli Foodhampalli Branch Manager Indian Bank

कृते इंडियन बैंक For INDIAN SANK