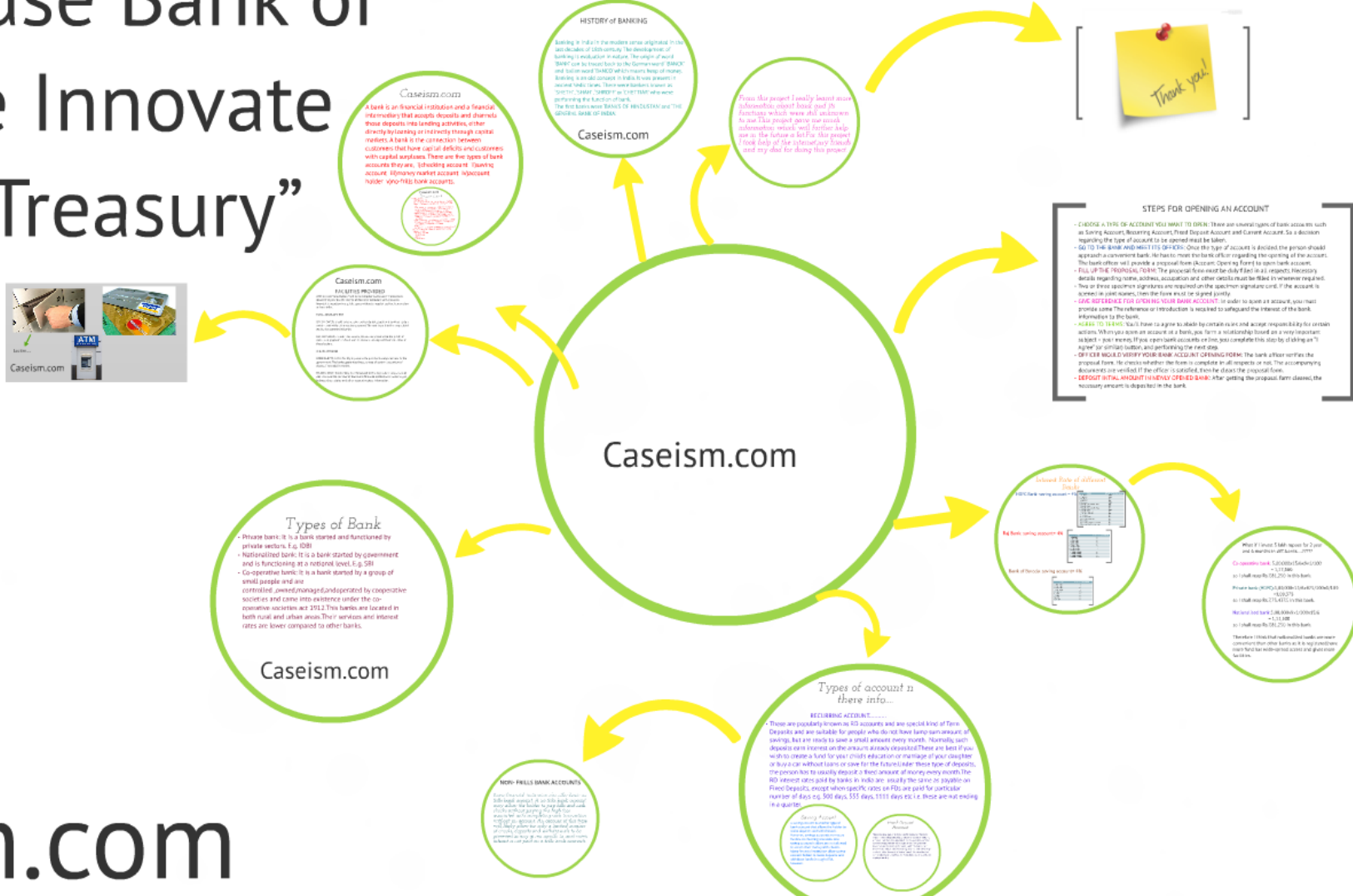


# The In-House Bank of Roche: "We Innovate Corporate Treasury"

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**HISTORY OF BANKING**  
Banking is India's oldest sector originating in the establishment of Siddhantpur. The development of banking is evolution in nature. The origin of word 'BANK' can be traced back to the German word 'Banco' and Italian word 'BANCA' which means heap of money. Banking is a social contract in India. It was given in ancient Vedic times. There were bankers known as 'Saptarishi' 'Saptarishi' or 'Saptarishi' who were performing the function of bank. The first banks were started in INDIA during the BRITISH RULE OF INDIA.

From this project I really learnt more about banking, about those who are working in the industry which were still unknown to me. This project gave me much satisfaction, interest, and further knowledge as to the future of banking. This project I took help of my classmates, friends and my school for doing this project.



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A bank is a financial institution and a financial intermediary that accepts deposits and channels those deposits into lending activities, either directly or through other financial institutions. A bank is the connection between customers that have capital deficits and customers with capital surpluses. There are five types of bank accounts: checking account, savings account, money market account, interest-bearing checking account, and other bank accounts.

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**STEPS FOR OPENING AN ACCOUNT**

- CHOOSE A TYPE OF ACCOUNT YOU WANT TO OPEN. There are several kinds of bank accounts such as Savings Account, Recurring Account, Fixed Deposit Account and Current Account. So a decision regarding the type of account to be opened must be taken.
- GO TO THE BANK AND MEET ITS OFFICER. Once the type of account is decided the person should approach a convenient bank. He has to meet the bank officer regarding the opening of the account. The bank officer will provide a proposal form (provisional form) to open bank account.
- FILL UP THE PROPOSAL FORM. The proposal form must be duly filled in all respects. Necessary details regarding name, address, occupation and other details must be filled in wherever required.
- Two or three signatures are required on the proposal form and the account is opened in joint names, then the form must be signed jointly.
- CONFIRMANCE FROM BANK. Once the account is opened, the person must provide some security to the bank. The bank officer will provide a proposal form to open bank account. The person must provide some security to the bank. The bank officer will provide a proposal form to open bank account.
- AGREE TO THE RULES. You'll have to agree to abide by certain rules and accept responsibility for certain actions. Whenever you open an account at a bank, you form a contractual bond as a contractual subject - you agree to pay your bank accounts on time, you complete the details of opening an account, you agree to abide by the rules, and performing the same duties.
- OFFICER WOULD VERIFY YOUR BANK ACCOUNT. The bank officer verifies the proposal form. He checks whether the form is complete in all respects or not. The accompanying documents are verified if any other is required from the bank the proposal form.
- DEPOSIT INITIAL AMOUNT IN NEWLY OPENED BANK. After getting the proposal form cleared, the necessary amount is deposited in the bank.

**Types of Bank**

- Private bank: It is a bank started and functioned by private sectors. E.g. ICICI
- Nationalized bank: It is a bank started by government and is functioning at a national level. E.g. SBI
- Co-operative bank: It is a bank started by a group of small people and are controlled, owned, managed and operated by cooperative societies and come into existence under the co-operative societies act 1912. These banks are located in both rural and urban areas. Their services and interest rates are lower compared to other banks.

**Interest Rate of different Bank**

Bank of India (BoI) - 10.50%  
HDFC Bank (HDFC) - 10.50%  
State Bank of India (SBI) - 10.50%  
ICICI Bank (ICICI) - 10.50%  
Axis Bank (Axis) - 10.50%  
Catholic Syrian Bank (CSB) - 10.50%  
Central Bank of India (CBI) - 10.50%  
Federal Bank (Federal) - 10.50%  
IndusInd Bank (IndusInd) - 10.50%  
Karnataka Bank (Karnataka) - 10.50%  
Kerala Bank (Kerala) - 10.50%  
Lakshmi Vilas Bank (LVB) - 10.50%  
Maharashtra Sahakar Bank (MSB) - 10.50%  
National Bank for Women and Children (NBMFC) - 10.50%  
New India Assurance Co. Ltd. (NIA) - 10.50%  
New India Mercantile Bank (NIMB) - 10.50%  
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**How to open a bank account for 2 year and 5 year in India**

1. Fill up the form  
2. Deposit the amount  
3. Get the account opened

**Types of account in there info...**

**RECURRING ACCOUNT**  
These are popularly known as RD accounts and are special kind of Term Deposits and are suitable for people who do not have large sum amount of savings, but are ready to save a small amount every month. Normally, such deposits earn interest on the amount already deposited. There are kind of you wish to create a fund for your child's education or marriage of your daughter or boy or can without loans or save for the future. Under these type of deposits, the person has to usually deposit a fixed amount of money every month. The RD interest rates paid by banks in India are usually the same as provided on Fixed Deposits, except when specific rates on RDs are paid for particular number of days, e.g. 300 days, 325 days, 350 days etc. These are not ending in a quarter.

**NON-FIELD BANK ACCOUNTS**

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## HISTORY of BANKING

Banking in India in the modern sense originated in the last decades of 18th century. The development of banking is evolution in nature. The origin of word 'BANK' can be traced back to the German word 'BANCK' and Italian word 'BANCO' which means heap of money. Banking is an old concept in India. It was present in ancient Vedic times. There were bankers known as 'SHETH', 'SHAH', 'SHROFF' or 'CHETTIAR' who were performing the function of bank. The first banks were 'BANKS OF HINDUSTAN' and 'THE GENERAL BANK OF INDIA'.

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A bank is an financial institution and a financial intermediary that accepts deposits and channels those deposits into lending activities, either directly by loaning or indirectly through capital markets. A bank is the connection between customers that have capital deficits and customers with capital surpluses. There are five types of bank accounts they are, i)checking account ii)saving account iii)money market account iv)account holder v)no-frills bank accounts.

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#### Functions of bank

##### Primary functions:

###### ACCEPTING DEPOSITS

- RECURRING DEPOSIT A/C: in case of recurring deposit the fixed amount is deposited in a bank every month for a fixed period of time.
- FIXED DEPOSIT: these deposits mature after a considerable long time like 1 yr or more than that the rate of interest is fixed the amount deposited can't be withdrawn before maturity date.
- CURRENT A/C DEPOSIT: these are mainly maintain by business community to facilitate frequent transaction with big amounts. Generally, no rate of interest or very low rate of interest is paid on this account.
- SAVINGS BANK A/C: it is kind of demand deposit which is generally kept by the people for the sake of safety. This facility is given for small saver and normally a small rate of interest.

###### LOANS

Bank give loans against definite guarantee to person to buy house, to the farmer for farming, to the students for further education etc.

##### Secondary functions:

- MERCHANT BANKING
- MUTUAL FUNDS
- LEASING
- VENTURE CAPITAL

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## FACILITIES PROVIDED

**ATM:** an automated teller machine is computerized telecommunications device that provides the clients of financial institution with access to financial transaction in a public space without a need of cashier, human clerk or bank teller.

### RURAL DEVELOPMENT

**CREDIT CARDS:** credit cards allow a person to buy goods and services up to a certain limit without immediate payment. The amt. is paid to the shops, hotel etc. by the commercial banks.

**LOCKER SERVICE:** under this service, lockers are provided to the public in various on payment on fixed rent. Customers can deposit their valuables in these lockers.

### ONLINE BANKING

**UNDERWRITING:** this facility is provided to join stock companies and to the government. The banks guarantee the purchase of certain proportion of shares, if not sold in market.

**TELEBANKING:** Telebanking is a throwback to the days when people would call into a central number at their bank/financial institution in order to get balance, check status and other account related information.



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