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1. WHAT IS BANK?

1.1. INTRODUCTION

A) Definition of bank: - Establishment authorized by a government to accept deposits, pay interest, clear cheque, make loans, act as an intermediary in financial transactions, and provide other financial services to its customers.

B) Classification of bank: - Banks may be private and public or incorporated banks. A private bank belongs to one or more individuals. When several are associated, as often happens, they are related as partners, and the law applying to partnerships applies to them. Some of the oldest and largest banking houses are private banks. Rothschild & Co. have long been known in every part of the mercantile world. Private banking is the oldest form of conducting the business of banking, and records exist of banking transactions among the Assyrians.

A person named Ramakrishna Dutt set up the first Bank of India in Calcutta (now Kolkata) in 1828

C) Benefit of bank:- There are many who wonder exactly what they are. If you are interested in opening up a bank account with a financial institution, but you have yet to do so, you may be wondering what the benefit of banking are. There are an unlimited number of banking benefits. To determine how you can benefit from having a bank account, it is important to examine your needs.

Bank accounts are often obtained because they allow you to have money. If you are employed, it is likely that you will receive a paycheck. There are many financial institutions that will charge you a fee each time you go to cash in your paycheck. This fee is typically assessed to those individuals who do not have a bank account. While the fee may not seem like a large amount of money at the time, the fees can easily add up. By opening up a savings account or a checking account, you will not be subject to these fees.

Having a bank account often means having a safe place to store your money. If you do not have a bank account, it is likely that you are carrying around large amounts of cash. It is advised, no matter where you live, that you do not carry large amounts of cash with you or keep large amounts of cash in your home. In the event that your money becomes lost or stolen, you will be unable to have that money replaced. A bank account provides you with a safe place to store your money. It also provides you with easy access to your money, either with checks or a debit card.

The elimination of check chasing fees and the security of a bank account are just a few of the many benefits of banking. You may also find that having a bank account will improve your chances of being able to obtain a loan. If you are in need of a personal loan, automobile loan, student loan, or mortgage, you have a higher chance of being

approved if you are already the customer a bank. This is because many banks are more likely to do business with their existing customers.

In addition to being approved for a loan with your bank, having a bank account can improve your chances of obtaining financing elsewhere. Before financing is granted, the lender in question will examine your ability to pay. If you have a savings account or a checking account, the balance of those accounts will be taken into consideration. The more money you have in your account, the more likely it is that you will be approved for financing.

If do not already have an account with a bank, it is advised that you at least consider opening one. You should be able to obtain free information from a number of local financial institutions. This information may provide insight into all of the ways that you can benefit from opening up a bank account.

1.2. BRIEF HISTORY OF BANK SECTOR:-

Without a sound and effective banking system in India it cannot have a healthy economy. The banking system of India should not only be hassle free but it should be able to meet new challenges posed by the technology and any other external and internal factors.

For the past three decades India's banking system has several outstanding achievements to its credit. The most striking is its extensive reach. It is no longer confined to only metropolitans or cosmopolitans in India. In fact, Indian banking system has reached even to the remote corners of the country. This is one of the main reason of India's growth process.

The government's regular policy for Indian bank since 1969 has paid rich dividends with the nationalization of 14 major private banks of India.

Not long ago, an account holder had to wait for hours at the bank counters for getting a draft or for withdrawing his own money. Today, he has a choice. Gone are days when the most efficient bank transferred money from one branch to other in two days. Now it is simple as instant messaging or dial a pizza. Money have become the order of the day.

The first bank in India, though conservative, was established in 1786. From 1786 till today, the journey of Indian Banking System can be segregated into three distinct phases. They are as mentioned below:

- Early phase from 1786 to 1969 of Indian Banks
- Nationalization of Indian Banks and up to 1991 prior to Indian banking sector Reforms.
- New phase of Indian Banking System with the advent of Indian Financial & Banking Sector Reforms after 1991.

1.3 Principles of banking:-

The central practice of banking consists of borrowing and lending. As in other businesses, operations must be based on capital, but banks employ comparatively little of their own capital in relation to the total volume of their transactions. Instead banks use the funds obtained through deposits and, as a precaution, maintain capital and reserve accounts to protect against losses on their loans and investments and to provide for unanticipated cash withdrawals. Genuine banks are distinguished from other kinds of financial intermediaries by the readily transferable or “spend able” nature of at least some of their liabilities.

1.4 Bank sector reforms:-

Some of the major reform initiatives in the last decade that have
Changed the face of the Indian banking are:

Interest Rate Deregulation-Interest rates on deposits and lending have been
deregulated with banks enjoying greater freedom to determine
their rates.

Government equity in banks has been reduced and strong banks have been allowed to access the capital market for raising additional capital. New private sector banks have been set up and foreign banks permitted to expand their operations in India including through subsidiaries.

New areas have been opened up for bank financing like- insurance, credit cards, infrastructure financing, leasing, gold banking, besides of course investment banking, asset management, factoring, etc.

Banks have specialized committees to measure and monitor various risks and have been upgrading their risk management skills and systems.

Adoption of prudential norms in terms of capital adequacy, asset classification, income recognition, provisioning, exposure limits, investment fluctuation reserve, etc.

1.4 SOME OF MILESTONES:-

- In March, 2010 the bank has achieved profit of 150 thousand crore.
- And in March, 2011 its probability to achieve 211 thousand crore profit.
- It is a first bank in India which has auto swept facilities in bank sector.
- It also achieved first Best Banking Technology Award.

1.5 MAJOR PLAYER OF BANKING:-

1. Allahabad Bank
2. Andhra Bank

3. Bank of Baroda
4. Bank of India
5. Bank of Maharashtra
6. Canara Bank
7. Central Bank of India
8. Corporation Bank
9. Dena Bank
10. Indian Bank
11. Indian Overseas Bank
12. Oriental Bank of Commerce
13. Punjab & Sind Bank
14. Punjab National Bank
15. Syndicate Bank
16. UCO Bank
17. Union Bank of India
18. United Bank of India
19. Vijay Bank

1.6 CONTRIBUTION OF BANKING SECTOR IN THE GROWTH OF ECONOMY.

- Role of Commercial Banks in the Economic Development of a Country
- Commercial banks play an important and active role in the economic development of a country.
- Banking system in a country is effective, efficient and disciplined it brings about a rapid growth in the various sectors of the economy.
- Banks promote capital formation
- Investment in new enterprises
- Promotion of trade and industry
- Development of agriculture
- Balanced development of different regions
- Influencing economy activity
- Implementation of Monetary policy
- Monetization of the economy
- Export promotion cells

2. INTRODUCTION OF BANK VISITED

2.1 History of Corporation Bank:-

- **The Foundation**

Corporation Bank came into being as Canara Banking Corporation (Udupi) Limited, on 12th March, 1906, in the temple town of Udupi, by the pioneering efforts of a group of visionaries. The Bank started functioning with just Rs.5000/- as its capital and at the end of the first day, the resources stood at 38 Rupees-13 Annas-2 Pies.

The Founder President Khan Bahadur Haji Abdullah Haji Kasim Saheb Bahadur, committed to fulfill the long felt banking needs of the people and also to inculcate the habit of savings, provided the much-needed impetus to founding a financial institution that would bring about prosperity to the society.

The content of the first Appeal to the public dated 19th February, 1906 speaks volume about the lofty ideals and ethos behind the foundation. The Founder President Haji Abdullah declared that "The Primary object in forming 'Corporation' is not only to cultivate habits of thrift amongst all classes of people, without distinction of caste or creed, but also habits of co-operation amongst all classes". "This is 'Swadeshism' pure and simple and every lover of the country is expected to come forward and co-operate in achieving this end in view"

- **The days that followed :**

The initial growth was consciously cautious and need based. The first branch of the Bank was opened at Kundapur in 1923, followed by the second in Mangalore in 1926. The Bank stepped into the then Coorg State in 1934 by opening its seventh branch at Madikeri. In 1937 the Bank was included in the second schedule of Reserve Bank of India Act, 1934.

- **Prosperity to All :**

In 1939, the Bank's name changed from Canara Banking Corporation (Udipi) Ltd., to "Canara Banking Corporation Ltd.," and strongly put forth its vision with the motto-"Sarve Janah Sukhino Bhavantu" which means" Prosperity to All "

The second change in the name of the Bank occurred in 1972, from 'Canara Banking Corporation Ltd.' to 'Corporation Bank Limited.' and finally 'Corporation Bank' following its nationalization on 15th April, 1980.

- **Shouldering National objectives:**

The Bank took on the priorities of nationalization in full stride and emerged successful in fulfilling the national objectives, while sustaining its performance oriented culture and profit augmenting record. Amidst all this, the Bank crossed Rs.1000 crore-deposit mark in the year 1985 and launched into the 1990s with focus on high quality growth by embracing newer technology.

The end of first phase of banking sector reforms in India had seen the Bank emerging as the most innovative and dynamic bank in the public sector, outshining other banks in terms of asset quality, capital adequacy, operational efficiency, well diversified income base, profitability, productivity, and strong balance sheet.

The tremendous amount of confidence and loyalty reposed by the public in general and customers in particular, manifested it self in the overwhelming response to the IPO of the Bank in the year 1997.

- **A Big Leap to the Big League:**

As on 31st March, 2010, the Total Business of the Bank crossed Rs.1,55,936 crore while the Net Profit rose to Rs.1170.25 crore. The Total Deposit stood at Rs.92,733.67 crore and the Total Advances were at Rs.63,202.56 crore. The Net worth rose to Rs.5,775 crore and Net NPA declined to 0.31%.

- **Growing Bigger. Getting Closer.**

The Bank has Representative Offices at Dubai and at Hong Kong. Presently, the Bank has a network of 1155 fully automated CBS branches, 1145 ATMs and 1200 Branchless Banking Units across the country. The Bank has also drawn up plans to open 700 new branches in the next five years.

The Bank has extended Branchless Banking units to 1200 villages and has issued Smart Cards to all account holders in these villages for enabling them to operate their accounts at their doorsteps through the Business Correspondents appointed by the Bank.

From 38 Rupees-13 Annas-2 Pies to Rs.1,55,936 crore and from a Net worth of Rs.5,000 to Rs.5,775 Crore, the evolution of the Bank from a Nidhi to graduate as a Premier Public Sector Bank and from the early days of Swadeshism to post-Liberalization days, weathering two world wars, economic depressions, imbibing the latest in technology, responding to financial reforms and the unique record of uninterrupted posting of profits right from its inception in 1906, has been a corporate success story.



2.2 .BANK PROFILE

It is a commercial and nationalized bank.

Branch code: 0840

City: Kadi

E-Mail: cb0840@corpbank.co.in

Contact no.: 2764 - 240763 / 240764

Address : Sarva Vidyalay Kelavni Mandal,

S.V. Campos, nani kadi road

Staff detail of the bank :

Branch manager : P Ramanujan

Assistant manager : Govind patel, Pratik joshi.

Clerical staff : Kinjal parekh, Gunjan sonar, Hakobaz Samira

Sub- staff: Sunil solanki, Manilal vaghela

Time keeping of the bank:

For customer:

Monday – Friday: 10:30 to 3:00

Saturday: 10:30 to 1:00

Sunday: Holiday

To employee:

Monday – Friday: 10:30 to 5:00

Saturday: 10.30 to 3:00

Sunday: Holiday

2.3. MISSION & VISION:-

MISSION:-

- To become a provider of World - Class Financial Services
- To meet Customer expectations through Innovation and Technological Initiatives
- To emerge as a Role Model with distinct culture identity, ethical values and Good Corporate Governance
- To enhance Shareholder's Wealth by sustained, profitable and financially sound growth with prudent risk management systems
- To fulfill national and social obligations as a responsible Corporate citizen
- To create an environment, intellectually satisfying and professionally rewarding to the employees
- Better quality in every service.
- Elope what kind of service they can tell expect.
- Make sure people know what to do if something goes wrong.
- To become a provider of World-Class financial services.

- To meet Customer expectations through Innovation and Technological Initiatives.
- To emerge as a role model with distinct cultural identity, ethical values and good Corporate Governance.
- To enhance Shareholders' Wealth by sustained, profitable and financially sound growth with prudent risk management systems.

VISION:-

- To emerge as the most preferred Bank with global standards in financials, efficiency, technology, products and services.

2.4. MANAGING BODIES:-

- Shri J. M. Garg, Chairman & Managing Director of the Bank



- **Chief Executive Officer (CEO)**
Shri Asit Pal, Executive Director of Corporation Bank



- Shri Narendra Singh (Executive Director of Corporation Bank)



Branch List:-

Br. Code	Br Name & Specialized Status	Email	Address
0134	36-Shahibaug Cr.Rd	cb0134@corpbank.co.in	ADVANCE PLAZA, OPP.SWAMINARAYAN TEMPLE, SHAHIBAGH ROAD, AHMADABAD-380004
0155	Vadodara- D.B	cb0155@corpbank.co.in	PRATIK CHAMBERS, MAIN ROAD, DANDIA BAZAR, VADODARA-390001
0185	Surat	cb0185@corpbank.co.in	UG-1, Upper Ground Floor, Rockford Business Centre, UdhanaDarwaja, Ring Road, SURAT-395 002 Gujarat
0191	Rajkot	cb0191@corpbank.co.in	"NIJANAD", DHEBAR ROAD, PB.NO.556, RAJKOT-360002
0260	Porbandar	cb0260@corpbank.co.in	GIRIRAJ CHAMBERS, M.G. ROAD, PORBANDAR-360575
0262	Jamnagar	cb0262@corpbank.co.in	SHOP NO.27 TO 36, GR.FLR.MANEK CENTRE, NEHRU MARG, JAMNAGAR-361001
0267	Nadiad	cb0267@corpbank.co.in	CONTRACTOR BLDG, I FLOOR, GHODIA BAZAR, STATION ROAD, NADIAD-387001
0321	Cambay	cb0321@corpbank.co.in	1198/B/2, STATION RD, PBNO.60, CAMBAY-388620.
0322	Navasari	cb0322@corpbank.co.in	PARADISE TOWER, STATION RD, OPP.CIVIL HOSPITAL, NAVSARI, 396445
0324	Bhavanagar	cb0324@corpbank.co.in	GOPI ARCAD,

BOARD OF DIRECTOR

Shri Asit Pal	Executive Director
Shri Narendra Singh	Executive Director
Shri Lalit Kumar	Nominee Director representing Central Govt.
Shri M. A. Srinivasan	Nominee Director representing R.B.I.
Shri V. Raghuraman	Workmen Employee Director
Shri Kaushik Kumar Ghosh	Officer's Employee Director
Shri Raj Kumar Agrawal	Part-time non-official Director
Shri Satish Goel	Part-time non-official Director
Shri Suvarna Sanyal	Part-time Non-official Director
Shri Venkatrao Y. Ghorpade	Part-time non-official Director
Shri Hiren Mehta	Shareholder Director
Shri Thomas Mathew T.	Shareholder Director
Shri Ajay Garg	Shareholder Director

- **General Managers**

Shri U. Balakrishna Bhat	Chief General Manager
Shri B. R. Bhat	General Manager
Shri K. Rama Murthy	General Manager
Shri H. M. A. Khan	General Manager
Shri N. R. Shet	General Manager
Shri C. V. R. Rajendran	General Manager
Shri B. N. Satish	General Manager
Shri C. G. Pinto	General Manager

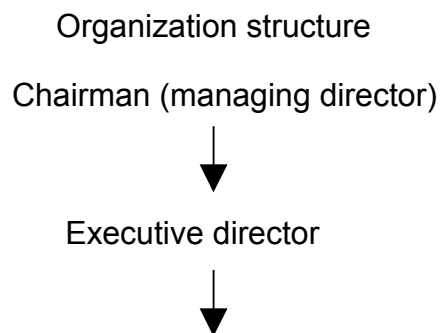
Shri H. S. Saini	General Manager
Shri M. P. Kunju	General Manager
Shri Sajeev Krishnan	CVO & General Manager
Shri Yudhvair Singh Jain	General Manager
Shri B. Narayana Shenoy	General Manager
Shri S. Pattabiraman	General Manager
Shri K. Giridhar Shenoy	General Manager
Shri B. LakshmiNarayana	General Manager
Shri P. RajaramKaranth	General Manager
Shri K.V. RaghavaKamath	General Manager
Shri B.K. Divakara	General Manager
Shri P. Suesh Chandra Baliga	General Manager
Shri Jai Kumar	General Manager

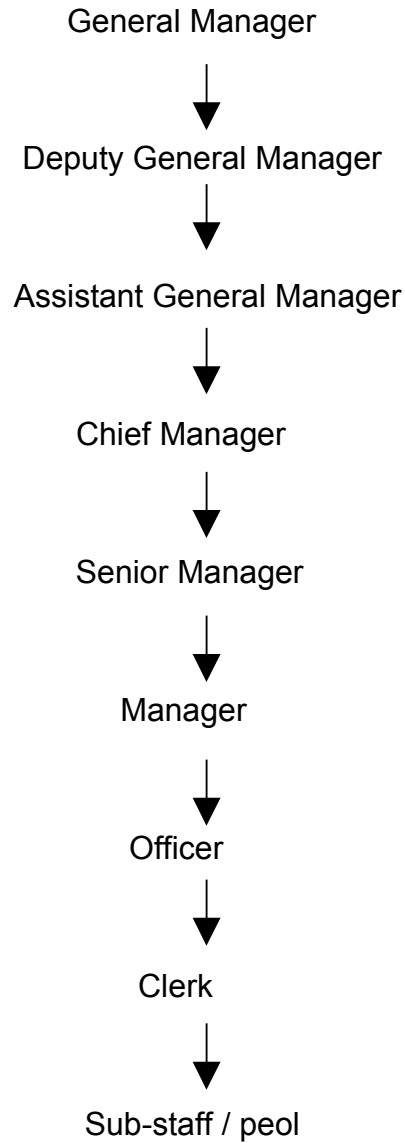
- **Deputy General Managers**

Shri Kishore G. Shanbhogue	Shri K.G. Subramanian	Shri Shrikant
Shri Sadashiv Leeladhar	Shri Tejappa B. B.	Shri Lakshminatha Reddy
Shri K. S. Kalyana Sundaram	Shri K. Govinda Bhat	Shri C.K. Gopal
Shri R. Sudarshana Raju	Shri Rishi Pal Arora	Shri PrakashHebbar D.
Shri Ajit Prakash Malhotra	Dr. Kurian P. Abraham	Shri Guruharinadha Rao
Shri M. R. Kamath	Shri Vijay Walia	Shri Purnachandra Rao
Shri B. VamanBaliga	Shri D. M. R. Muzumdar	Shri Gopalakrishna Bhat.

Shri M. G. Bhandarkar	Shri P. V. Chandrasekaran	Shri Prabhakar Shenoy
Shri M. Gokuldas Kamath	Shri Rakesh Srivastava	Col. K.G. Ramesh Kumar
Shri Paramasivam	Shri P. V. NarasimhaRao	Shri K. Kamalaksha Nayak
Shri N. Muralidhar Kamath	Shri N. B. Kulasekaran	Shri H. S. Srinath
Shri Vasanth Kini U.	Shri U. N. Kumar Acharya	Shri Augustine K. J.
Shri M. Narayana Bhatt	Shri S. Narendra Pai	Shri Prabodh Kumar Datta
Shri Thangaraju V.	Shri K. Ramadas Prabhu	Shri Alok Kumar Gupta
Shri V. K. Aggarwal	Shri P. Shivaram Bhat	Shri V. S. Karthikeyan

2.5. ORGANISATION STRUCTURE:-





2.6. AWARDS & ACHIEVEMENT:-

- National Award for Assistance to Exporters from the President of India (1976-77)
- Gem & Jewellery Export Promotion Council Award successively for 5 year from 1981 to 1985
- Shiromani Award 1992 for Banking from Union Minister for Commerce

Best Bank Award for Excellence in Banking Technology from Institute for Development and Research in Banking Technology (IDRBT), Hyderabad (2001)

- Best Bank Award for Innovative Usage and Application on INFINET (Indian Financial Network) from Institute for Development and Research in Banking Technology (IDRBT), Hyderabad (2002)
- Best Bank Award for Delivery Channels from Institute for Development and Research in Banking Technology (IDRBT), Hyderabad (2003)
- Runner-up Awards in the “Best Online and Multi-channel Banking Team” and “Outstanding achiever of the year-corporate” categories in recognition of outstanding achievement in Banking Technology for 2004, instituted under the aegis of Indian Banks Association and Trade Fairs & Conferences International.



3. MARKETING:-

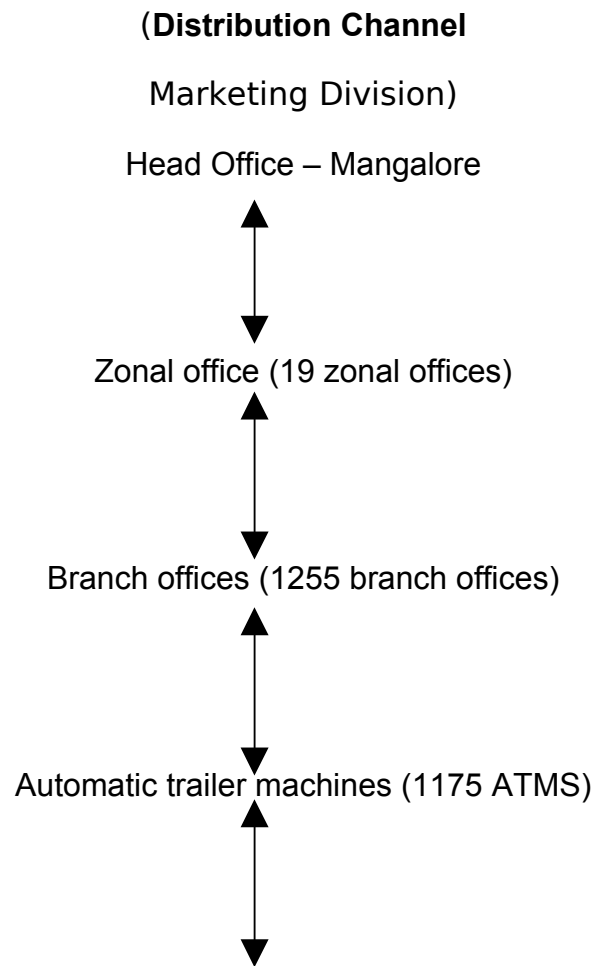
3.1 Marketing

Activities carried out by marketing team –

The main role of marketing team is to supplement the efforts of the branches. Marketing team is organizing various camps in co - ordination with the branches for canvassing CASA and other retail products. Marketing team has participated in many events as a part of image building activities for the bank. (Separate Report is already submitted)

Marketing team is instrumental in canvassing majority of the New Gen Students accounts opened in the zone. Marketing team has adopted a unique model for canvassing campus cards to various professional colleges located in Gujarat. Marketing Team is canvassing campus card by opening all the students New Gen accounts as well as canvassing all the college accounts in the first phase and in the next phase supplying the POS machine to the institute premises for the fees collection of the students which will greatly benefiting to the bank for achieving higher level of CASA apart from creating an opportunity to cross sell our banks other products to the students, student's parents and faculty members of the institute.

3.2. Distribution channel:-



Gramin vikas Kendra (1700 GVKS)

3.3 Market share of the Bank:-

Market Share of Bank [As on September 2010]

SN	BANK'S	NO. OF BRANCH	TOTAL DEPOSIT	TOTAL BUSINESS	TOTAL ADVANCES
1	OUR BANK	55	4733	2561	7294
2	ALL NATIONALISED banks in Gujarat	2649	124262	73555	197816
3	SBI & GROUPS	1121	56869	39210	96079
4	Nationalized OTHER Banks except SBI	2380	53453	44731	98184
5	Group	6205	239316	160057	399372
	% share of OUR BANKS among PSBs Including SBI \$ Group	1.46%	2.61%	2.27%	2.48%

4. SERVICES:-

4.1 Product at the glance:-

- **Savings Bank Account**

Open a Savings Bank account with CorpBank to enjoy a host of hi-tech services and facilities.

International Debit Card - To shop at merchant establishments and to withdraw cash at all Visa ATMs worldwide. You can access CorpBank's network of online interconnected ATMs and also avail the National Electronic Funds Transfer [NEFT] facility through CorpBank ATMs across the country.

Internet Banking facility - Access your account from anywhere in the world

Any Branch Banking - With all our branches of the Bank networked across India, you can now bank with the Bank and not just a Branch. Access and transact in your account from any of the networked branches. Deposit / Withdraw Cash to / from your account, Instant Fund Transfers to any account at these branches, Deposit local cheques at remote centers for credit of your account elsewhere.

SMS Banking facility - Access your Bank Account and carry out variety of banking transactions through your mobile phone.

Corp Power Cheq - Multi City Cheque Facility: A powerful facility wherein your cheques are now payable at par at all CorpBank Branches. Available to select SB account holders.

Other facilities - Passbooks / Account statements, Cheque books, Tax Payments, Insurance & Mutual Funds, Standing Instructions and all other facilities that you have been enjoying with us for more than 103 years now.

Quarterly Average Balance - Rs 250/- at Rural Branches and Rs 500/- at other Branches.

Non-maintenance of QAB attracts a service charge of Rs 75/- per quarter.

Who can open?

a) An individual in his/her own name

b) Individuals in their joint names with suitable repayment instructions

c) Minor represented by parent/guardian

d) CorpTax Saver - Tax Saving Term Deposit

- Corporation Bank introduces CorpTax Saver, a new tax saving term deposit scheme. Amount invested up to Rs. 1 lakh for a fixed period of 5 years is eligible for deduction from income under Section 80 (C) of Income Tax Act.
- **Tax Saver Fixed Deposit (TSFD)** - The depositors can opt for monthly, quarterly, half yearly or yearly interest in case of TSFD.
- **Tax Saver Kshemanidhi Cash Certificate (TSKCC)** - In case of TSKCC, the interest will be quarterly compounded and the receipt shall bear the yearly rate of interest.
- **Eligibility:** Individuals, either singly or jointly with other individuals including minors represented by guardians & HUF assessee are eligible to open Tax Savings Term Deposit account. [Quoting of PAN is mandatory]
- Joint holder type of deposits may be issued jointly to two adults or jointly to an adult and a minor, and payable to either of the holders or to the survivor.
- In the case of joint deposits, the deduction from income under section 80C shall be available only to the first holder of the deposit.
- **Period of the deposit:** Fixed at 5 years.
- **Amount:** The minimum amount is Rs. 100 and the maximum amount is Rs.1 lakh in a financial year. The deposit is accepted in multiples of Rs.100 only.
- **Rate of interest:** As applicable to five year term deposit from time to time. Additional interest is payable to senior citizens.
- **Nomination:** Nomination facility is available to the depositor under the scheme as per the rules applicable from time to time. No nomination shall be made in respect of a term deposit applied for and held by or on behalf of a minor.

- **Mode of interest payment:** Compound interest will be paid in TSKCC and simple interest will be paid in case of TSFD. The depositors can opt for monthly or quarterly or half yearly or yearly interest in case of TSFD. In case of TSKCC, the receipt shall bear the yearly rate of interest on the term deposit receipt.
- **Premature Closure:** No premature closure is permitted before the expiry of five years from the date of its receipt.
- **Loans against deposits:** No loans shall be granted against the deposits and deposit shall not be accepted as collateral security for any other facilities also
- **Tax deduction at source:** Tax shall be deducted at source on the amount of interest paid/credited in the account as per the guidelines issued under the Income Tax Act from time to time.
- **The cluster deposit** - Here you choose between simple interest and compound interest while keeping your deposits in a cluster form. Continue to deposit, any amount, any number of times. All deposits will be recorded in one account in a pass book making it easy for you to keep track of your deposits. No hassles of having numerous deposit receipts.

- **Ready Cash Deposit**

The high returns, high liquidity deposit - It is a fixed deposit scheme with a cheque facility to withdraw whenever you want. Under the scheme, you can deposit a minimum of Rs. 5,000 for a period ranging from 12 months to 36 months. The rate of interest depends on the period of deposit. While your deposit earns at the agreed rate of interest, you can withdraw your money through cheques. You need to pay interest in the amount withdrawn as per the rates fixed by the Bank.

- **Recurring Deposit**

Every drop counts - An ideal way to plan for future needs. Best suited to the salaried class, you can save a fixed sum every month for a period ranging from 12 months to 120 months. You get a lumpsum amount on maturity. Minimum amount of deposit is Rs 50/- p.m. in Rural and Semi - Urban places and Rs 100/- p.m. in all other places and thereafter in multiples of Rs 25/-. There is no maximum limit.

- The rate of interest depends on the period of deposit and it is compounded quarterly. Interest is paid annually and is ploughed back into principal every year.

- The account can be opened by an individual in his / her own name, individuals in their joint names with suitable repayment instructions, minors represented by guardian and by clubs, societies, associations etc.
- TDS is not applicable to this deposit scheme.
- Corp Recur
- The depositor pays the Bank a minimum stipulated amount of money every month for 3 years, at the end of which the accumulated deposit together with interest is repaid to him/her. The Depositor has the option to remit 10 times of stipulated monthly installment in a month and withdraw part of the Deposit at the end of 1st and 2nd year of deposit.
- Minimum amount of deposit is Rs 500/- p.m. and thereafter in multiple of Rs 100/-. There is no maximum limit.
- The rate of interest will be payable at the rate decided by the Bank from time to time. Interest is paid annually and is ploughed back into principal every year. However the interest will be compounded on quarterly basis so as to fetch higher yield on the investment.
- The account can be opened by an individual in his / her own name, individuals in their joint names with suitable repayment instructions, minors represented by guardian and by clubs, societies, associations etc.
- TDS is not applicable to this deposit scheme.

- **Premium Deposit**

The deposit for a secure tomorrow - Start saving a minimum of Rs.100 per month for a period from 1 year to 10 years. On completion of that period, the deposit with interest is reinvested in minimum blocks to give maximum interest, at the rate prevailing then, and converted into a corpus of your choice.

- **Janatha Deposit**

The bank at your door step. This deposit is for a period from 1 to 5 years. Our collection agent will call at your place to collect your savings at regular intervals even daily. Your small saving thus accumulate into a substantial amount over the deposit period.

- **Corp Gold**

Corp Bank, with strong fundamentals and experience/expertise in handling bullion business, is one of the few Banks that have been permitted to launch the scheme. The key features of the Corp Gold Deposit Scheme are

- Resident Indians can invest under the scheme
- Gold (bars, coins, jewellery, etc.) is accepted in scrap form
- Maturity period 3 to 7 years
- Rate of interest – depends on the maturity pattern
- Facility of Nomination is available
- Multiple Certificates for different denominations available
- Redemption in standard 995 fineness gold or in rupees permissible
- Premature withdrawal after the lock-in-period is permitted
- Rupee loans permitted against the collateral of Deposit Certificate
- Deposit is transferable by endorsement and delivery
- No Income Tax on interest income
- No Wealth Tax on gold deposited
- No Capital Gains Tax either on transfer or maturity
- The Scheme at present is available at select branches only and other terms and conditions apply. Minor students above 10 years

- **Corp Pragathi Account**

Corporation Bank has introduced a 'No Frills' SB a/c with zero balance facility. The account, 'Corp Pragathi SB a/c' can be opened with an initial deposit of Rs 10/- and will provide the account holder the basic banking facilities. No penalty will be levied even if the balance in the account drops below Rs. 10/-.

Any individual, including minors above the age of 10 years, who are eligible to open a normal Savings Bank account, can open the account. The account will be

available in all branches of the Bank. Account holders will be provided chequebook facility, collection, remittance facilities etc.

Sl No	Features	NO FRILL Account
1	Minimum Balance	There is no minimum balance prescribed for the account. Accounts have to be opened with an initial deposit of Rs 10/-
2	Who can open account	Accounts can be opened by all those who can open regular the savings bank accounts. The eligible type of customers include Pensioners, Agricultural & Plantation laborers, Casual laborers, Employees in the unorganized sector, members of Self Help Groups, Self employed persons running small business like petty shops etc, students etc.
3	Branches covered	All Branches
4	Rate of interest	of As applicable to Normal SB a/c
5	Facilities provided	<p>a) Withdrawals can be effected at base branches only through loose cheque leaves or chequebook issued. (The account holder can be issued one normal cheque book of 10 leaves in a quarter)</p> <p>b)Withdrawals not to exceed 10 per quarter</p> <p>c)Collection of outstation cheques</p> <p>d)Remittance facilities</p> <p>e)Passbook</p> <p>f) Nomination facility</p>
6	Service Charges	All service charges at existing rates
7	Facilities provided	ATM / Debit Card Internet Banking facility Any Branch Banking facility Personalized Cheque Book facility Immediate credit of outstation cheques
8	Other terms & conditions	<p>1. Self-Declaration from the customer to the effect that balance in the account will not exceed Rs.50,000/- and the total credit in all the accounts will not exceed Rs.1.00 lakh in a year.</p> <p>2. Introduction should be obtained from any of the account holder who has been subjected to full 'Know Your Customer' procedure. Introducer's account with the bank should be at least 6 months old and should show satisfactory transactions. The</p>

photograph of the customer who proposes to open the account and also his address needs to be certified by the introducer.

3. In the absence of an introducer as mentioned above, any other evidence as to the identity and address of the customer to the satisfaction of the bank.

- **Current account**

Corporation Bank offers an assortment of current account products that is tailor made to suit all financial requirements of all our customers be it individuals or corporates.

Account	Quarterly Average Balance
Corp Business Account	Rs 10,000 (Metros) Rs 5,000 (Urban & Port Town) Rs 2,500 (Semi Urban & Rural)
Corp Business Premium Account	Rs 50,000 (all locations)
Corp Business Club Account	Rs 100,000 (all locations)
Corp Business Privilege Account	Rs 500,000 (all locations)

Open the account suited for you to enjoy a host of facilities that will take care of your entire banking requirements.

Corp Companion - Any Branch Banking Facility: With all our branches of the Bank networked across India, you can now bank with the Bank and not just a Branch. Access and transact in your account from any of the networked branches. Deposit / Withdraw Cash to / from your account, Instant Fund Transfers to any account at these branches, Deposit local cheques at remote centres for credit of your account elsewhere.

Corp Power Cheq - Multi City Cheque Facility: A powerful facility wherein your cheques are now payable at par at any CorpBank branch in India. Adding more power to your Current Account.

Funds Transfer: Instantly transfer funds to any account maintained at any of our networked branches across India from your account.

Demand Drafts With our national presence, you can draw Demand Drafts in over 450 centres across the country from Jammu to Nagercoil and from Bhuj to Gangtok.

Corp Net - Internet Banking: Corp Net, our Internet Banking service allows you to access your account any part of the world anytime.

- ✓ Verify your account balances
- ✓ View and download your statement of accounts
- ✓ Make payments to third parties & transfer funds using Corp E-cheque
- ✓ Request for cheque books, demand drafts, Stop Payments
- ✓ Pay Utility Bill Payments online
- ✓ And many more services

Corp Convenience - International Debit cum ATM Card: Corp Convenience, our International Debit Card assists you in accessing your account at over 1060+ Corp Bank ATMs in addition to more than 10 lakh VISA ATMs worldwide. Moreover you can use the Card at more than 10 million shopping outlets worldwide displaying the VISA logo.

Other facilities: Account statements, Standing Instructions and all other facilities that you have been enjoying with us for over 103 years. We also have a unique product, Corp Payroll to make your salary payments to your employees without any bother.

Who can open?

- a. Individuals of sound mind and who have attained majority.
- b. Two or more individuals in their joint names.
- c. Proprietary Concerns (Sole Proprietorships)
- d. Partnerships Firms
- e. Hindu Undivided Families
- f. Companies

- g. Clubs, Societies, Associations, Committees, Schools etc.
- h. Trusts
- i. Executors
- j. Administrators
- k. Government and Semi-Government Bodies, Local Authorities etc.

Eligibility

- ✓ Traders engaged mainly in buying and selling of goods/ commodities either on retail or wholesale basis.
- ✓ Individual/ Sole Proprietorship / Partnership firm/HUF/ Joint Stock Company or any other entity engaged in trading/business activity for a period of 1 year prior to seeking sanction of loan.
- ✓ Units engaged in manufacturing/processing/ SSI units/Contractors/ Commission agents etc are NOT eligible for loan under the scheme.
- ✓ Applicant must have either sales tax-registration OR trade/business license/permit issued by any Statutory Authority/Recognized body.

Purpose

- ✓ To meet short term working capital facilities.

Nature of facility

- ✓ Demand loan repayable in maximum of 60 months, subject to annual review.

OR

- ✓ Running account repayable on demand in the form of secured over draft, subject to annual review/renewal.

Quantum of loan

- ✓ Minimum loan Rs. 0.50 lakh & Maximum Rs. 50 lakh.
- ✓ Rural :Rs. 10 lakh

- ✓ Semi Urban : Rs. 25 lakh
- ✓ Urban : Rs. 50 lakh
- ✓ Metro & Port Town : Rs. 50 lakh
- ✓ Business unit shall be situated within the command area of the Branch.
- ✓ The loan amount is arrived at based on projected turnover.
- ✓ Permissible credit limit would be up to 20% of projected turnover subject to the condition that projected turnover shall not exceed 25% annual turnover of immediate preceding year.

Margin

- ✓ Immovable property - 35 % of assessed market value.
- ✓ Deposits of our Bank - 10% of accrued value + accrued interest.
- ✓ LIC policies 10 % of surrender value.
- ✓ NSCs - 25 % of face value for NSCs completed one year and above.
 - 35% of face value for NSCs completed less than one year

Rate of Interest

- ✓ 13.65 % p.a. Under floating rate (W.e.f: 14.02.2011)
(Fixed rate option is not available under the Scheme)

Security

- ✓ Mortgage of immovable property & / OR Pledge of specified financial assets & hypothecation of stock in trade and receivables.
- ✓ Age of the building offered as security not to exceed 20 years.
- ✓ Loan against continuing security of property already mortgaged to the Bank for any other credit limits NOT permitted.
- ✓ Multiple loans against the same property not permitted.
- ✓ Loan under the Scheme against Pari-passu /Second charge against the property not permitted.

- ✓ Property mortgaged for loan under this scheme not to be offered as continuing security for any other limits.
- ✓ Where Site/Plot is taken as security to Corp Vyapar loan, Housing Loan for construction of house is permitted against continuing security of such Site/Plot. However, in such cases, margin is to be maintained on cost of construction of house at 35%.

Guarantee

- ✓ Third party guarantee at the discretion of the Sanctioning Authority.
- ✓ In case of Firm/Companies, guarantee of Partners/Directors mandatory.
- ✓ Where the property offered as security is in the name of a third party, such third party should necessarily join documentation as guarantor to the credit facility.

Repayment

- ✓ Secured demand loan repayable in maximum of 60 months, subject to annual review. OR
- ✓ Running account in the form of secured over draft. Running account facility, subject to annual review/renewal.
- ✓ Repayable on demand. The limit once sanctioned holds good for 3 years. Revaluation of property done, once in 3 years.
- ✓ Enhancement of loan on the basis of revaluation of property within 3 years not permitted.
- ✓ Processing Charges
- ✓ 1% of loan Plus Folio charges (Charges are inclusive of service tax).
- **Prepayment Charges** : NIL
- **.Other Conditions**
- ✓ Stock insurance not required.
- ✓ For loan below Rs. 10 lacs, Stock statement to be submitted yearly and for Rs.10 lacs & above, half yearly.
- **Depository Services**

Majority of security related transactions in the Indian Capital market has been shifted to the De-materialized form. Therefore, it has become all the more necessary for Investors to maintain Depository accounts. To facilitate our clients including NRIs and investors in general, Corporation Bank has started depository services by opening a Specialized branch in association with National Securities Depositors Ltd. at Mumbai – 45, Nariman Bhavan, 227, Backbay Reclamation, Nariman Point, Mumbai – 400 021 (Telephone Nos: 022 2288 1817 and 2288 5299, Fax No.2288 5298).

The physical security certificates are converted into electronic form that is called as "De-materialized form" (Demat). The depository service is a facility for holding securities (traceable in Stock Exchanges) in electronic form and transactions are processed by book entry. Under the arrangement, the depository acts as registered owner of the securities in electronic form in the books of issuing company and the client is the beneficial owner.

The Depository Participant through who the Demat accounts are operated acts as an agent of the Depository. The National Securities Depository Ltd. (NSDL) and Central Securities Depository Ltd. are the two recognized depositories in India. Corporation Bank has started the depository services in association with NSDL who is the major player in the market.

The Depository and the Depository Participants are bound by regulations framed under the following:

- ✓ Securities & Exchange Board of India Act 1992
- ✓ The Depositories Act, 1996
- ✓ Securities & Exchange Board of India (Depositories & Participant) Regulations 1996
- ✓ Depository (NSDL) Bye-Laws
- ✓ Business Rules framed by the Depository (NSDL)

Activity:

The Depository through the Depository participants is offering the following services to their clients:

Opening of Account

- ✓ De-materialisation
- ✓ Re-materialisation

- ✓ Settlement of transactions
- ✓ Pledge and Hypothecation
- ✓ Stock lending and borrowing.

Benefits:

- ✓ Immediate transfer of securities;
- ✓ No stamp duty on transfer of securities;
- ✓ Elimination of risks associated with loss, forged transfer, bad delivery, fake certificates etc;
- ✓ Reduction in paperwork involved in transfer of securities;
- ✓ Reduction in transaction cost;

Nomination facilities

- ✓ Easy and fast recording of change of address and avoids multiple correspondence;
- ✓ Easy and cost effective transmission of securities;
- ✓ Convenient method of consolidation of folios and accounts;
- ✓ Need to maintain one account for equity and debt instruments;
- ✓ Easy follow-up and verification with pass book.

Types of Accounts:

The following types of Accounts may be opened:

- ✓ Individual in sole name
- ✓ Individuals in joint names
- ✓ Companies
- ✓ Trusts

Features:

- ✓ Some of the important features of Depository accounts are as follows:

- ✓ More than one depository account can be opened in the same name or joint name
- ✓ Maintenance of minimum balance is not required One time standing instructions for receiving credits to the account/s
- ✓ Procedure to open DP account:
- ✓ Fill and sign the prescribed account opening form;
- ✓ NRIs should furnish attested copy/original Power of Attorney for operation of account;
- ✓ Submit proper introduction and documents as proof of address; Execution of required agreement
- ✓ On opening the depository account, account holder will be provided with the following:
- ✓ Account No.- a unique combination of account no. with DP identification (I D);

- **Student's Bank Account**

Corporation Bank is pleased to inform the introduction of a new Savings Bank account targeted at the student community. The Corp NewGen - Students SB a/c has several value added services. The accounts have a reduced quarterly average balance, concession in service charges for issuance of DD/PO, collection of cheques, ABB transactions, Free Debit Card etc. The important benefits / features of the Corp Student SB a/c are as under:

Only students who have completed 10 years of age and are pursuing regular courses can open these accounts. Existing regular SB accounts of students already opened with the Bank can also be converted to this new account. At the time of opening the account, the student has to furnish a copy of student ID card issued by the school/college.

Initial Deposit & Quarterly Average Balance (QAB)

These accounts can be opened without any initial deposit. However, the a/c holder should maintain a quarterly average balance of Rs 100/- thereafter.

Special facilities

- ✓ In order to encourage students to open Savings Bank accounts with the Bank, it has been decided to offer the following facilities / services: -

- ✓ No annual maintenance charges for Debit Cards
- ✓ No service charges for purchase of DDs / POs through the account upto a maximum of 5 instruments per month
- ✓ No service charges for collection of cheques upto a maximum of 2 instruments per month
- ✓ No service charges for Any Branch Banking transactions
- ✓ Other facilities available
- ✓ SMS Banking
- ✓ Internet Banking
- ✓ Personalized Cheque Book facility (For students above 18 years of age)
- ✓ Railway ticket booking / Mobile Recharge

- **Mobile Pay**

Corporation Bank has become the first nationalized Bank in the country to launch "SMS based – "Pay by Mobile Service", in association with PayMate India Pvt Ltd.

All the CorpBank customers who have been issued CorpBank ATM Cards & Corp Convenience Debit cards can use this 'Pay by Mobile Service'. To start with the facility, the customer has to register at any of the CorpBank ATMs of the Bank. The user-friendly menu at the ATM will guide the customer to fill in the details along with the mobile number of the customer. On successful registration, the customer will receive a 4-digit PIN through an SMS on his mobile. The PIN number received will be used to authenticate all the future transactions.

A customer, now, can shop at Internet, do Tele Shopping and purchase at over 3000 merchant establishments across categories and interfaces which include airlines, restaurants, retailers etc. On completion of the purchase, the customer will receive an SMS to which he has to reply to authorize the payment. The customer will also receive a confirmatory SMS after the payment.

The process is secured by means of registration process involving fixed mobile number, 16 digit private encryption key storage, unique alpha code, 4-digit PIN and confirmatory SMS. Customers have the facility of changing the PIN number, issuance of duplicate PIN, blocking and unblocking the PIN, deactivation in case of mobile loss and cancellation of the facility.

Features of the facility

- Eligibility: All customers who have been issued with Corp Bank ATM Cards and Corp Convenience cards shall be eligible to apply for the facility.

- The customer will have to register with the Bank for availing this facility and his ATM/Debit Card number shall be linked to the mobile number. Only one card number can be linked to a mobile number and vice versa. Multiple cards cannot be linked to the same number and vice versa.
- The Customer shall have to register for the facility through our ATMs.
- Transaction limits : Initially, there shall be an individual transaction limit of Rs 5,000 and a daily transaction limit of Rs 10,000.
- The PayMate facility can be used by the customers to make payments at various merchants through SMS. Presently, the bulk of the merchants are

SMS Banking facility

- ✓ Corporation Bank is pleased to inform the introduction of SMS Banking facility for our Customers. With the introduction of this facility you can now access your bank account and carry out a variety of banking transactions through your mobile.
- ✓ The SMS Banking facility works through the concept of SMS (Short Message Service) functionality available in your mobile phone.
- ✓ SMS Banking facility of the Bank can be divided into two categories - PUSH & PULL
- ✓ PUSH Services (ALERTS): PUSH based SMS services shall enable the Bank to send information to the customer's mobile on the occurrence of certain transactions in the account.
- ✓ PULL Services (REQUESTS): PULL based SMS services allow the customers to request for various information relating to their account besides giving instructions for certain facilities. Customers are to send SMS in the prescribed format to 56767 or 9986667045 based on which the Bank will then send the information to the customer as an SMS.
- ✓ How to register for the facility: Please fill in the prescribed request form and submit it your branch where you are maintaining your account. Once the form is processed the Bank will send the PIN (Personal Identification Number) to your mobile as an SMS. You will have to activate the facility by sending an SMS in the prescribed format to 56767 or 9986667045

- ✓ For example, if the PIN you receive is 7890 and your account number with the Bank is SB/01/123456 then the activation message has to be sent in the following format

- **Credit Card**

CorpBank launches CorpBank International Credit Card.

Corporation Bank is pleased to inform the introduction of its own Credit Card facility. The Corp Bank International Credit Card has been specially designed taking into account the conveniences and privileges you are used to. It has been our continuing endeavor to always provide the best of services and provide remarkable benefits and thus take care of your needs. In addition to the various services available from Corporation Bank, you will also have access to the benefits, privileges and extensive reach of the global VISA network.

Further, CorpBank Credit Cards issued during the first year are 'Lifetime free' thus ensuring that you do not have to pay any annual / renewal fee for the Card.

The CorpBank International Credit Cards are offered to our customers maintaining relationships with the Bank and you can apply for the same through the Branch where you are maintaining your account. You can also download the application form from our website and submit the form with the relevant documents to the branch where you are maintaining your account.

- **Corp Convenience International Debit Card:**



Corp Convenience - a whole new world of convenience

Corp Convenience (International Debit cum ATM Card) is like an extension of your bank account that you can carry on your person, thus giving you complete and instant access to the money in your account without the peril and hassles of carrying cash. It combines the acceptability of a credit card with the prudence of an ATM card. With your Corp Convenience – International Debit cum ATM Card, you can withdraw cash from any VISA / MasterCard ATM or make payments for purchases at any VISA/MasterCard Merchant establishments across the world.

- ✓ Benefits & Features

- ✓ Transaction Limits In India: Your Corp Convenience card can be used to make cash withdrawals from ATMs upto Rs 25,000 per day. The maximum withdrawal per transaction will be Rs.15, 000 at CorpBank ATM and Rs.10,000 at other ATMs. Additionally, you can make purchases from Merchant Establishments/ Internet upto Rs 35,000 per day.
- ✓ Transaction Limits Abroad: Your Corp Convenience card can be used to make cash withdrawals from ATMs upto Rs 35,000 per day and purchases from Merchant Establishments upto Rs 50,000 per day.
- ✓ All transactions are debited online to your account linked to the card.
- ✓ Access your bank account from over 1060 Corp Bank ATMs, more than 45,000 VISA/MasterCard ATMs and over 4,00,000 merchant establishments in India.
- ✓ Internationally accepted at over 10 lakh VISA ATMs and 24 million VISA / MasterCard accepting merchant establishments. For international transactions, you can draw cash in local currency while your account will be debited in Indian Rupees.
- ✓ Every purchase and ATM transaction appears in your passbook / statement of accounts, including the date, place and amount so that you can track your spending.
- ✓ Limited lost card liability: Once the loss or theft of Corp Convenience Card is reported to the bank/ VISA / MasterCard after completing the necessary formalities, the liability of the customer will be fully covered against any further fraudulent transactions done through the card.

- Payment of LIC renewal Premium.
- Payment of Income Tax through CorpBank ATMs
- Payment of BSNL Telephone Bills in Goa
- RTGS/NEFT Customer Facilitation Center - Contact Details
- ASBA Facility for IPOs & Rights Issues
- Corp Anytime Premium
- LIC Premium Payment through SMS

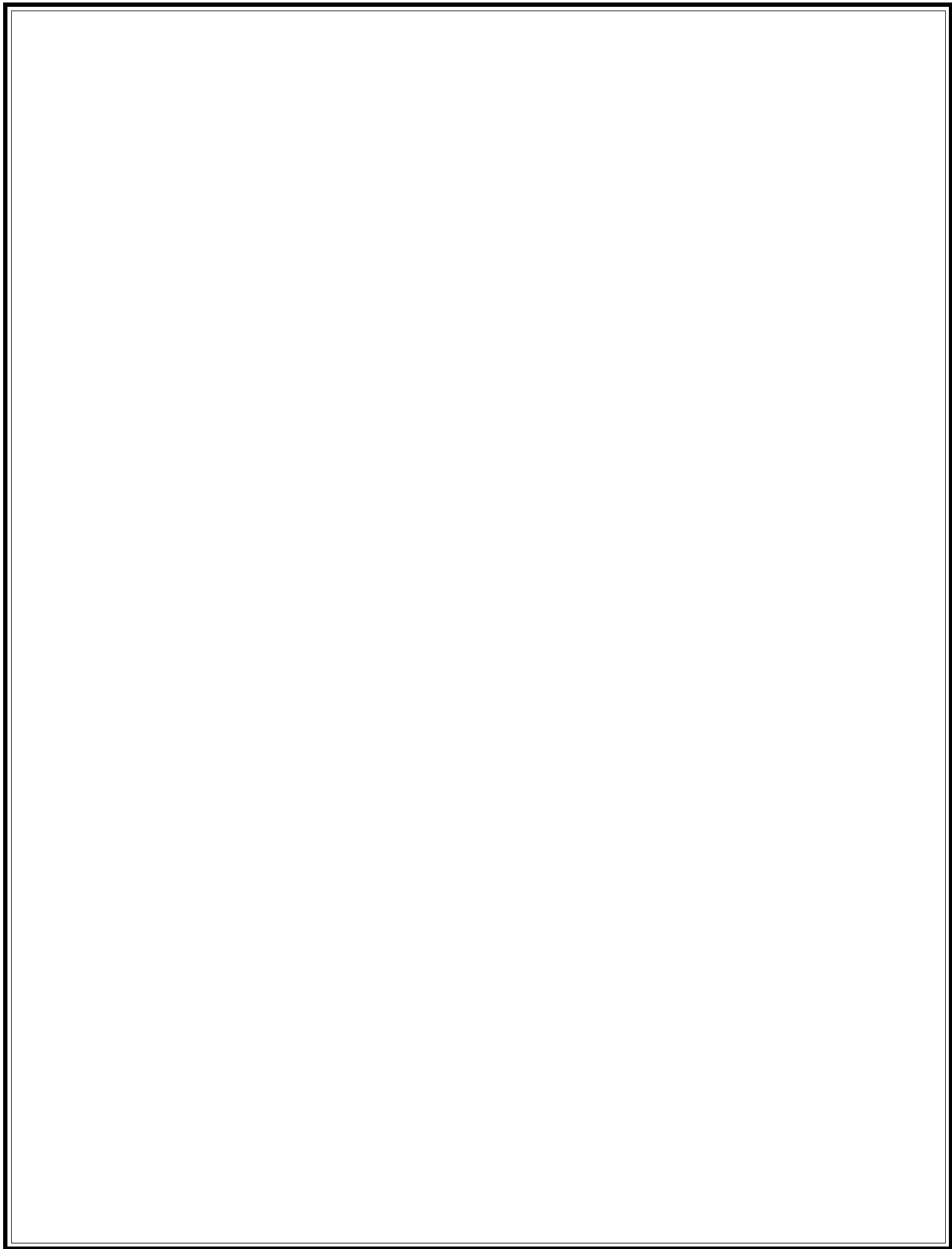
- Corp Bill Pay
- Corp Bullet - RTGS facility
- Corp Card 2 Card Transfer
- Corp Companion - Any Branch Banking
- Corp PowerCheq - Multi City Cheque facility
- Corp Mediclaim
- Corp Mobile Recharge
- Online Railway Reservation
- Online Trading through Corporation Bank
- Insurance
- New Corp Jeevan Griha Raksha
- NEW Corp Jeevan Raksha
- Mutual Funds
- Pension Payments
- PPF Accounts and Senior Citizen Savings Scheme
- Sale of Stamp Papers in Karnataka
- Collection of Central Excise and Service Tax
- Collection of Customs through E-payment
- Collection of Direct Tax
- Collection of Sales Tax
- Collection of Telephone Bills
- ECS handling at Sunday Working Branches

5. Human Resource:-

5.1 Definition of Employees:-

CATEGORY OF EMPLOYEE

1. **Permanent employee:-** means an employee who has been appointed as such bank
2. **Probationers: –** means an employee who is provisionally employed to fill a permanent vacancy or post and has not been made permanent or confirmed in services;
3. **Temporary employee:-** means an employee who has been appointed for a limited period for work which is of an essentially temporarily as an additional workman in connection with a temporary increase in work of a permanent nature and includes a workman other than a permanent workman who is appointed in a temporary vacancy caused by the absence of a particular permanent workman;
4. **Part-time employee:-** means an employee who does not, or is not, required to work for the full period for which an employee is ordinarily required to work and who is paid on the basis that he is or may be engaged in doing work elsewhere



5.2 Employee welfare:-

- 1) Scholarship to meritorious children of employees
- 2) Incentive for excellence in education
- 3) Financial relief to employees towards education /rehabilitation of their children who are physically handicapped/ mentally retarded
- 4) Educational grant to children of employees who die in harness
- 5) Medical check up
- 6) Reimbursement of hospitalization expenses to part-time sweepers on graded scale wages
- 7) Reimbursement of expenses incurred in connection with prenatal medical check up of lady employees/spouse of male employees
- 8) Hospitalization relief & Death relief
- 9) Subsidized canteen facility
- 10) Holiday home
- 11) Encouragement to employees to achieve excellence in the fields of sports, arts, culture

- 12) Schemes for honoring Ex-servicemen employees on their completing 10 years of unblemished service in the bank and overall 25 years service including the past military service
- 13) Reimbursement of hospitalization expenses (for major operation) to employees retired on superannuation
- 14) Reimbursement of hospitalization expenses/ medical expenses to employees retired on superannuation
- 15) Record to be maintained
- 16) Accounting and reporting system
- 17) Specimen of annexure
- 18) Half yearly statement to be submitted- WR – 02

7. Finance Department

Balance sheet:

Balance sheet of corporation bank	Rs. Crores
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	Mar '06	Mar '07	Mar '08	Mar '09	Mar '10
	12 mths	12 mths	12 mths	12 mths	12 mths
Capital and Liabilities:					
Total Share Capital	143.44	143.44	143.44	143.44	143.44
Equity Share Capital	143.44	143.44	143.44	143.44	143.44
Share Application Money	0.00	0.00	0.00	0.00	0.00
Preference Share Capital	0.00	0.00	0.00	0.00	0.00
Reserves	3,231.45	3,622.02	4,085.07	4,753.07	5,631.43
Revaluation Reserves	0.00	0.00	0.00	0.00	0.00
Net Worth	3,374.89	3,765.46	4,228.51	4,896.51	5,774.87
Deposits	32,876.53	42,356.89	55,424.42	73,983.91	92,733.67
Borrowings	1,660.08	3,021.01	2,137.60	2,072.40	9,077.53
Total Debt	34,536.61	45,377.90	57,562.02	76,056.31	101,811.20
Other Liabilities & Provisions	2,595.14	3,577.29	4,807.14	5,952.99	4,081.24
Total Liabilities	40,506.64	52,720.65	66,597.67	86,905.81	111,667.31
	Mar '06	Mar '07	Mar '08	Mar '09	Mar '10
	12 mths	12 mths	12 mths	12 mths	12 mths
Assets					
Cash & Balances with RBI	1,639.79	2,983.67	7,103.53	5,590.60	8,835.03
Balance with Banks, Money at Call	2,448.90	3,735.22	1,812.32	4,949.09	1,956.89
Advances	23,962.43	29,949.65	39,185.57	48,512.16	63,202.56
Investments	10,652.00	14,417.49	16,512.38	24,937.77	34,522.63
Gross Block	619.75	692.44	723.40	775.86	814.92
Accumulated Depreciation	363.90	411.40	451.65	476.94	525.66
Net Block	255.85	281.04	271.75	298.92	289.26
Capital Work In Progress	0.00	0.00	0.00	0.00	0.00
Other Assets	1,547.66	1,353.58	1,712.12	2,617.26	2,860.93
Total Assets	40,506.63	52,720.65	66,597.67	86,905.80	111,667.30
Contingent Liabilities	13,467.89	20,533.40	22,124.01	34,493.33	34,060.38
Bills for collection	4,614.75	6,157.86	7,179.38	9,146.68	10,666.54
Book Value (RS)	235.28	262.51	294.79	341.36	402.60

7. Conclusion:-

We completed our training in corporation bank at Kadi. We complete it successfully. The bank staff is very favourable and supportive to us they help us to get every kind of information about bank and also suggest us that from where we get details about bank. From their support and co-operation help us to complete our training easily.

The bank making their work very systematically. And very co-operatively they help their customer and solving the problem of customer. They always try to satisfy the customer needs and wants. They provide them every kind of facility regarding customer's need.

And during the training period our and bank staff relation becomes strong because of their supportive and co-operative staff nature.

8. Bibliography

- (1) Website of corporation bank: www.corpbank.com
- (2) Visit of zonal office in Navarangpura (Ahmedabad)

Address: ZONAL OFFICE- GUJARAT

2nd Floor, Near Post Office,

Navarangpura P.O,

AHMEDABAD- 9

(3) Visit of Corporation Bank in Kadi Branch

Address: S.V Campus, Kadi – Kalyanpura MDR Road,

KADI – 382715