
Knowledge Album

Submitted To;

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Combus



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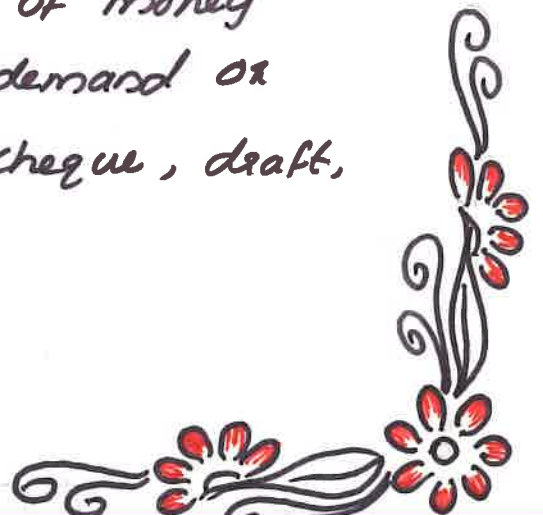
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Banking

"The Banking Regulation Act 1949 defines the term banking as "accepting for the purpose of lending investment, of deposits of money from the public repayable on demand or otherwise, and withdrawable by cheque, draft, and order or otherwise."



RESERVE BANK OF INDIA



The Reserve Bank of India is India's central Banking Institutions, which controls the monetary policy of the India Rupee. It commenced its operations on 1 April 1935 during the British rule in accordance with the provisions of the Reserve Bank of India Act, 1934. The Preamble of the RBI describes its basic functions to regulate the issue of bank notes, keep reserves to secure monetary stability in India, and generally to operate the currency and credit systems in the best interests of the country. The bank was set up based on the recommendations of the 1926 Royal Commission on India currency and Finance, also known as the Hitton-Young Commission.

STATE BANK OF INDIA

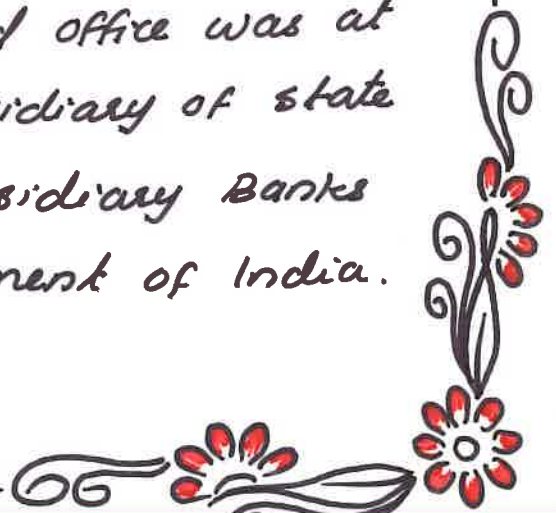


SBI is an Indian Multinational, Public Sector banking and financial services company. It is a government-owned corporation with its headquarters in Mumbai, Maharashtra. As of December 2013, it had assets of US\$388 billion and 17000 branches, including 190 foreign offices, making it the largest banking and financial services company in India by assets. SBI is one of the Big Four Banks of India, along with Bank of Baroda, Punjab National Bank and Bank of India. Government of India owned the Imperial Bank of India in 1955, with Reserve Bank of India taking a 60% stake, and renamed it the State Bank of India.

STATE BANK OF TRAVANCORE



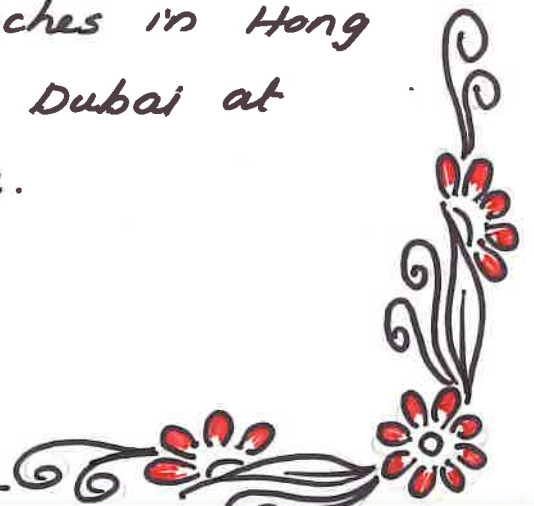
SBT is a subsidiary of the State Bank Group and also has private share-holders. It is the premier bank of Kerala, India, where it has 777 branches. Overall, SBT has a network of over 1036 branches spread over 16 Indian states. State Bank of Travancore received National Award for Excellence in MSME Lending and National Award for Excellence in Lending to Micro Enterprises for the year 2011-12. The bank was established in 1945 as the Travancore bank Ltd, at the initiative of P. C. Ramaswami Iyer, then Divan of Travancore. Its registered office was at Madras. In 1960, it became a subsidiary of State Bank of India under the SBI subsidiary Banks Act, 1959, enacted by the parliament of India.



UNION BANK OF INDIA



Union Bank of India (UBI) is one of the largest government-owned bank of India. It is listed on the Forbes 2000, and has assets of USD 13.45 billion. The bank is in the process of upgrading its representative offices in London and Sydney to branches. UBI is active in promoting financial inclusion policy and is a member of the Alliance for Financial Inclusion (AFI). UBI was registered on 11 November 1919 as a Limited Company in Mumbai and was inaugurated by Mahatma Gandhi. At present, the offshore banking operations of Union Bank of India are led by its branches in Hong Kong and newly opened branch in Dubai at Dubai International Financial Centre.



FEDERAL BANK



The Federal Bank Limited is a major Indian Commercial bank in the Private Sector, headquartered at Aluva, Kochi, Kerala. It is the fourth largest bank in India in terms of Capital base. As of 29 October 2014, Federal bank has 1216 branches spread across 24 states and 1449 ATMs across the Country. In January 2008, Federal Bank opened its overseas representative office in Abu Dhabi. In August 2013, Fedbook is a mobile app through which customers can view their passbook details. In August 2013, Federal bank introduced Fedbook, the Fedbook, the first electronic passbook launched by any bank in India. Fedbook won the Innovation Award - 2013 from India Banks Association being identified as the most innovative customer service tool of the year.

SOUTH INDIAN BANK



South Indian Bank Limited is a private sector headquarters at Trissur city in Kerala, India. South Indian bank is now one of the leading Scheduled Commercial bank in India with a strong focus on technology and customer service. South Indian Bank has 806 branches, 9 services branches and 20 regional office spread across more than 26 states and 3 union territories in India. The main objective was to serve the merchant community of Trissur by freeing them from the clutches of the money lenders who charged exorbitant rates of interest. South Indian Bank ventured to extend its helping hand to take over the assets and liabilities of 15 small banks in Kerala in 1964. It was based on the general policy of Consideration formulated by RBI.

CO-OPERATIVE BANK



Co-operative banking is retail and commercial banking organized on a co-operative basis. Co-operative banking institutions take deposits and lend money in most parts of the world. Co-operative banking includes retail banking carried out by credit unions, mutual savings banks, building societies and co-operatives as well as commercial banking services provided by mutual organizations to co-operative businesses. Co-operative banks are owned by their customers and follow the co-operative principles of one person, one vote. They provide services such as savings and loans to non-members as well as to members, and some participate in the wholesale markets for bonds, money and even equities.

ICICI BANK



ICICI Bank is an Indian multinational banking and financial services company headquartered in Mumbai, Maharashtra. As of 2014 it is the second largest bank in India in terms of assets and market capitalization. The Bank was a network of 3,845 branches and 12,012 ATMs in India, and has a presence in 19 countries. ICICI Bank was established by the Industrial Credit and Investment Corporation of India (ICICI), an Indian financial institution, as a wholly owned subsidiary in 1934. The parent company was later merged with the bank. ICICI Bank launched internet banking operations in 1998. ICICI offers a wide range of banking products and financial services for corporate and retail banking customers through a variety of delivery channels and specialised subsidiaries in the area of investment banking, venture capital and asset management.