



Structure of Indian Banking System

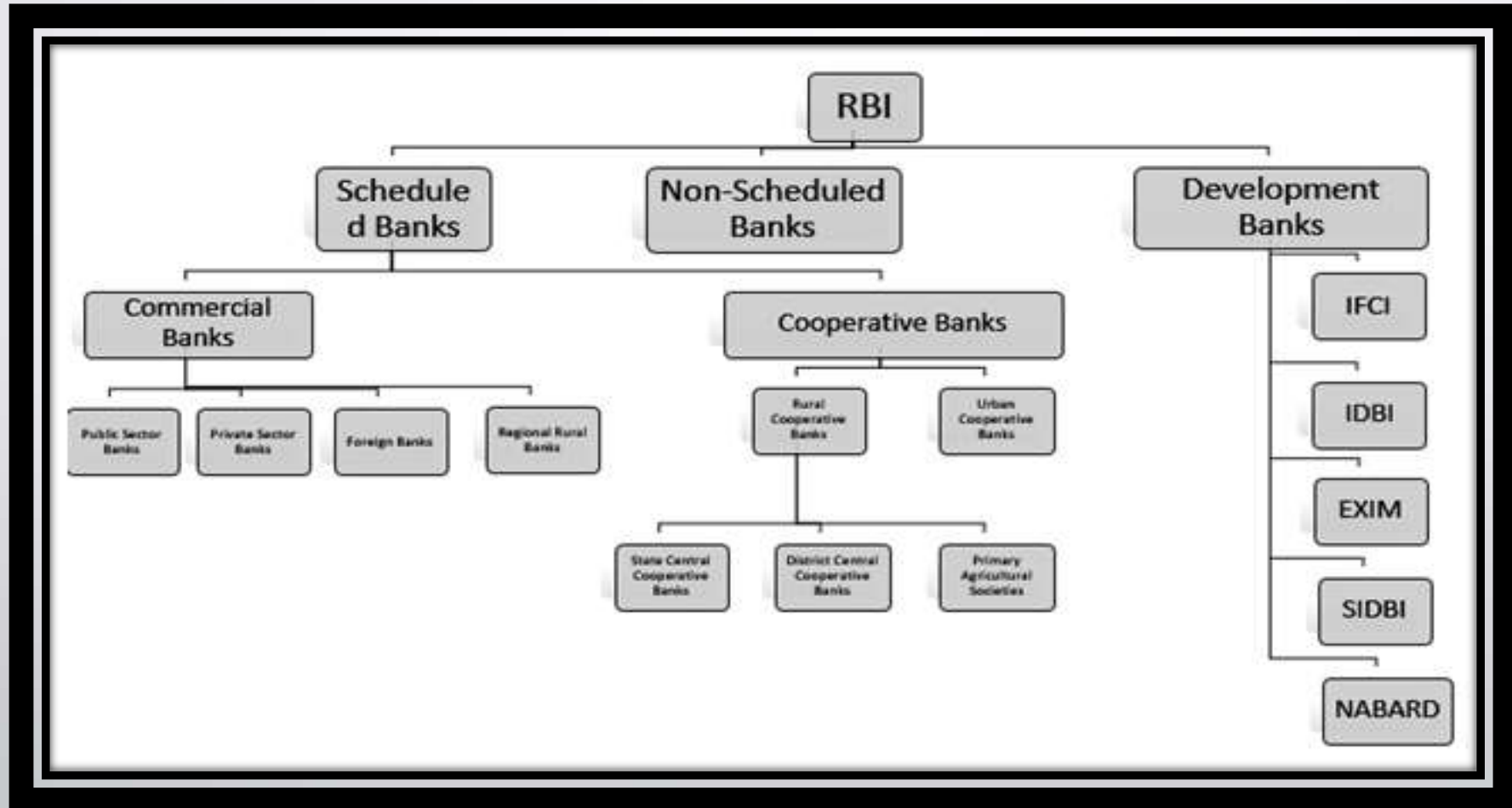
- Name- Tisa Paul
- Registration No-
- Department-BBA(Banking and Finance)



Reserve Bank of India

- ❖ Established in 1935 ,under the Reserve Bank of India Act,1934.
- ❖ Headquarter in Mumbai.
- Originally its head quarter was in Kolkata but transfer to Mumbai in 1937.
- RBI emblem is "Tiger under a palm tree".
- Financial year of RBI runs from July 1 to June 30 .
- RBI has Governor and four Deputy Governor.

Indian Banking system



Scheduled Bank

- ❖ Definition: These Banks are those whose name is appear in 2nd schedule of RBI act 1934. ALL PSB, foreign Banks , RRB and Cooperative banks are scheduled Bank.
- ❖ Scheduled Banks are those banks whose minimum paid up capital and reserve and amount to 25 lakh.
- ❖ This bank have to submit details of their activities to the Reserve Bank of India every week.

Banks Under Schedule Banks

A

•Commercial Banks

B

•Co-operative Banks

Commercial Banks

- ❖ They are the banks mainly deal with commercial banking operation like acceptance of deposits and granting loans to the public they are mainly classified into four-
- ❖ PUBLIC SECTORS BANKS.
- ❖ PRIVATE SECTORS BANKS.
- ❖ FOREIGN BANKS.
- ❖ REGIONAL RURAL BANKS.



PUBLIC SECTORS BANKS



- ❖ Public sector banks are those banks in which the government has the major holding.
- ❖ The shares of these banks are listed on stock exchanges.
- ❖ Examples:
 - a. State Bank of India and its 7 Subsidiaries.
 - b. Syndicate Bank.
 - c. Canara Bank etc.





PRIVATE SECTORS BANKS

- ❖ All those banks in which majority of stake are held by private individuals.
- ❖ New banks are strategic in their thinks and operation .
- ❖ Example-
 - a. ICICI Bank.
 - b. Axis Bank etc.



FOREIGN BANKS



❖ A foreign branch bank is a type of foreign bank that is obligated to follow the regulations of both host and home countries.

❖ Example-

a. Citi Bank .

b. HSBC Bank etc.



REGIONAL RURAL BANKS

- Regional Rural Banks (RRB) are local level banking organization operating in different states of India.
- They have been created with a view to serve primarily the rural areas in India with basic banking and financial services.
- Example-
 - a. Chaitanya Godavari Grameen Bank.
 - b. Kerala Grameen Bank etc.



കേരള ഗ്രാമീൺ ബാങ്ക്
Kerala Gramin Bank
[A Government owned scheduled bank sponsored by Canara Bank]



**Thank
You**