



A Study of Banking Operations and Financial Services with Special Reference to TNSC Bank

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Abstract:

This paper presents an internship-based study of banking operations and financial services at The Tamil Nadu State Apex Co-operative Bank Ltd. (TNSC Bank). The study provides an overview of the banking and financial services sector, the role of cooperative banks, the organisational profile and operations of TNSC Bank, and the practical learning gained during the internship. The internship was carried out on-site from 17 June 2026 to 13 August 2026 as a Finance Intern under the guidance of Mr. Sen Raja Singh, Branch Manager. The major activities included assisting with account and record maintenance, updating customer information through the CKYC portal, performing Excel-based tasks, supporting routine banking operations, and assisting customers with basic banking requirements and queries. The experience highlighted the importance of accuracy, confidentiality, proper documentation, customer service, and regulatory compliance. Two practical case studies are presented: improving the efficiency of CKYC updating and customer service, and improving customer service during account opening and documentation. The study shows how digital systems, operational processes, employee coordination, and customer support work together in a cooperative banking environment. The internship also helped connect MBA Finance concepts with practical banking operations and strengthened skills in Excel, data handling, communication, teamwork, problem-solving, attention to detail, and professional ethics.

Keywords: cooperative banking, banking operations, CKYC, customer service, financial services, TNSC Bank, digital banking

1. Introduction

The banking and financial services industry plays an important role in economic development by mobilising savings, providing credit facilities, facilitating financial transactions, and supporting financial inclusion. The cooperative banking sector forms an important part of this system by providing accessible financial services to individuals, farmers, rural communities, and cooperative institutions.

The Tamil Nadu State Apex Co-operative Bank Ltd. (TNSC Bank) operates in the Banking and Financial Services sector and forms part of the cooperative banking system in Tamil Nadu. The bank provides deposit facilities, loan facilities, jewel loans, safe deposit locker facilities, fund transfer services, digital banking and other customer-oriented financial services. The report describes TNSC Bank as the apex institution in Tamil Nadu's three-tier cooperative credit structure, working along with District Central Cooperative Banks and Primary Agricultural Cooperative Credit Societies.

TNSC Bank was registered on 23 November 1905 and commenced operations on 26 November 1905. The report states that the bank was included in the Second Schedule of the Reserve Bank of India in July 1966 and received its banking licence in August 1972. Over time, the bank expanded its banking network and modernised its operations to meet changing financial needs.

The purpose of this paper is to present the practical learning obtained during the internship and to examine how banking operations, customer information management, documentation, technology, and customer service are integrated in a real cooperative banking environment. The study also documents two practical case studies arising from the internship experience.



Figure 1. TNSC Mobile – digital banking representation used in the internship report.

2. Literature Review

The source report draws on publications and institutional resources from the Reserve Bank of India (RBI), National Bank for Agriculture and Rural Development (NABARD), National Payments Corporation of India (NPCI), Central KYC Registry resources, and TNSC Bank. These sources provide the background for understanding cooperative banking, regulatory requirements, customer information management, digital payments, and banking services.

The report refers to the RBI Annual Report 2024–25 and RBI directions for cooperative banks while describing the regulatory and operational environment in which cooperative banks function. It also refers to the RBI Master Direction on Know Your Customer (KYC) to establish the importance of maintaining accurate and updated customer information. The internship experience with CKYC updating provided practical exposure to this area.

The report also uses NABARD material relating to supervision of cooperative banks and an enhanced CAMELS-based supervisory approach. These references support the report's discussion of financial stability, supervision, and the need for sound banking operations. NPCI's UPI product material is cited in the report in the context of digital payment systems and the broader transformation of banking services.

The TNSC Bank resources cited in the report provide organisational and service-related context, including the bank's history, management information, banking resources, internet banking services, and customer support. Taken together, these sources frame the internship experience within the broader development of cooperative banking and digital financial services.

3. Case and Methodology

The paper is based on an internship conducted at The Tamil Nadu State Apex Co-operative Bank Ltd. (TNSC Bank). The report states that the internship was carried out on-site from 17 June 2026 to 13 August 2026, where the author worked as a Finance Intern under Mr. Sen Raja Singh, Branch Manager.

The study follows an internship-based descriptive and case-study approach. The analysis is drawn from direct participation in day-to-day banking activities, observation of operational procedures, customer interactions, account and record-related work, CKYC updating, Excel-based data work, and discussions and guidance received from the reporting manager and bank employees. The purpose was to connect academic learning in finance and banking with practical workplace processes.

The major objectives of the internship were to gain practical exposure to banking and financial operations; understand the day-to-day functioning of a cooperative bank; assist in maintaining and updating banking-related records; understand CKYC updating; improve Excel and data-handling skills; develop professional communication and customer service skills; and understand the importance of accuracy and confidentiality while handling banking information.

The analysis focuses on the banking environment, TNSC Bank's operations and financial highlights, the work performed during the internship, problems observed in banking and branch operations, and the two case studies documented in the source report.

4. Results & Analysis

4.1. Banking Industry and TNSC Bank

The report identifies several major segments of the banking and financial services industry: deposit services, loan and credit services, jewel loans, safe deposit lockers, digital banking, fund transfer and payment services, customer service and account management, financial inclusion, cooperative banking support, agricultural and rural credit, investment and treasury operations, and risk management and regulatory compliance.

The global banking and financial services industry is described in the report as undergoing rapid digital transformation. The report highlights mobile banking, internet banking, digital payments, artificial intelligence, data analytics, automation and fintech solutions as important forces shaping the sector. It also identifies financial inclusion, changing regulatory requirements, cybersecurity, financial stability and risk management as important areas of attention.

Within India, the report identifies public sector banks, private sector banks, cooperative banks, regional rural banks and other financial institutions as components of the banking structure. It highlights growth in digital banking, financial inclusion, deposits and credit facilities, cooperative banking, and technological advancement.

TNSC Bank's position is presented through its role as the apex institution in Tamil Nadu's cooperative credit structure. Its major services include deposit facilities, loan and credit facilities, jewel loans, safe deposit lockers, digital and fund transfer services, and cooperative banking support. The report states that the bank operates through 47 branches.



Figure 2. Porter's Five Forces analysis of the Indian banking and financial services industry, as presented in the internship report.

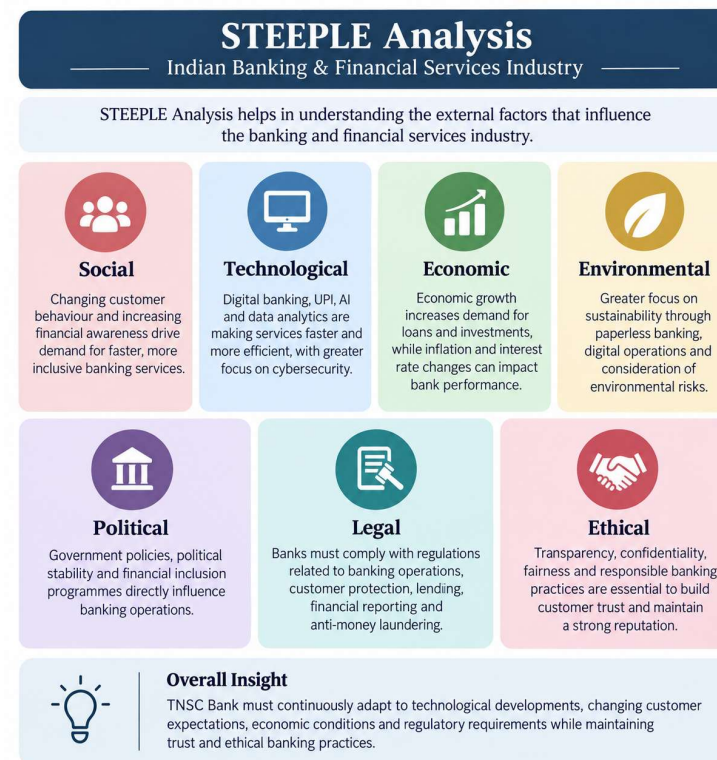


Figure 3. STEEPLE analysis of the Indian banking and financial services industry, as presented in the internship report.

4.2. Financial Performance Highlights

The report evaluates TNSC Bank's financial performance through deposits, advances, total business, interest income and profitability. During 2024–25, the bank reported total deposits of approximately ₹12,220.62 crore and advances of approximately ₹29,547.26 crore, resulting in total business of around ₹41,767.89 crore. The report states that net profit increased from approximately ₹121.29 crore in 2023–24 to approximately ₹165.29 crore in 2024–25.

Particulars	2023–24	2024–25
Deposits	₹11,516.72 crore	₹12,220.62 crore
Advances	₹22,073 crore	₹29,547.26 crore
Total Business	Around ₹33,590 crore	₹41,767.89 crore
Net Profit	₹121.29 crore	₹165.29 crore

Table 1. Selected TNSC Bank financial highlights reported in the internship report.

Other financial highlights reported for 31 March 2025 include share capital of ₹872.12 crore, Government of Tamil Nadu share of ₹20.26 crore, total reserves of ₹1,552.97 crore, a jewel loan portfolio of approximately ₹2,224 crore during FY 2024–25, and CASA deposits of approximately ₹2,331.06 crore. The report also notes that TNSC Bank is not a publicly listed company and therefore does not have a BSE or NSE market share price.

4.3. Internship Engagement and Work Performed

During the internship, the author was involved in maintaining and updating accounts and banking-related records, assisting with CKYC updates through the bank's internal portal, performing Microsoft Excel-based tasks, interacting with customers, and supporting routine banking and administrative activities.

- Account and record maintenance: maintaining and updating banking-related information with care and attention to detail.
- CKYC updates: checking and updating required customer information through the Central Know Your Customer portal.
- Excel-based data work: organising, updating and maintaining data and records using Microsoft Excel.
- Customer assistance: helping customers with basic banking requirements and queries and directing them to the appropriate staff when further assistance was required.
- Operational support: supporting routine banking and administrative activities as required.

The report identifies accuracy of work, timely completion, attention to detail, ability to learn and adapt, customer interaction and communication, professional conduct, and response to feedback and guidance as important performance indicators during the internship.

The main tools and techniques used or learned were Microsoft Excel, the CKYC portal, internal banking systems and portals, Microsoft Word and documentation methods, and customer service and communication techniques.

4.4. Challenges Identified and Responses

The internship report identifies several challenges in the banking industry: technological transformation and digital adaptation, maintaining accurate and updated customer information, handling diverse customer requirements, data security and confidentiality, operational accuracy and documentation, and increasing customer expectations.

At the company level, the report identifies the need to modernise banking operations, competition from commercial and private banks, varying levels of customer awareness of digital services, and the challenge of managing large-scale cooperative banking operations.

The report suggests strengthening digital banking and technology, providing regular employee training, improving customer awareness of digital and financial services, and providing guidance to customers who are unfamiliar with online banking. These measures are presented as strategies arising from the internship observations rather than as independently tested interventions.

5. Learnings, Skills and Professional Reflections

The internship provided practical knowledge of day-to-day banking operations, customer information management, CKYC procedures, Excel-based data handling, documentation and customer service. The experience helped connect academic concepts in finance, banking, accounting, customer relationship management and financial services with an actual organisational environment.

The report records improvements in communication, teamwork and collaboration, adaptability, time management and organisation, problem-solving, attention to detail, professionalism and work ethics. It also highlights the importance of confidentiality and responsible handling of customer-related information.

Initially, adapting from an academic environment to a professional banking environment was a learning curve. The author was unfamiliar with certain banking processes, internal systems and CKYC procedures and had to develop confidence in customer interaction and accuracy while handling customer information. Regular observation, practice, clarification and guidance from the reporting manager and other employees supported the transition.

The internship also shaped the author's career aspirations by providing practical exposure to banking operations, customer service, financial record maintenance and compliance-related activities. The report states that the experience strengthened interest in opportunities in the finance and banking sector and provided a clearer understanding of the skills required for professional work.

6. Case Study

The source report contains two short case studies based on situations observed and handled during the internship. Both are included here because they demonstrate the practical application of banking procedures, customer service, documentation, compliance and employee coordination.

6.1. Case Study 1: Improving the Efficiency of CKYC Updating and Customer Service

Background. During the internship at TNSC Bank, the author was involved in day-to-day banking activities including maintaining account-related records, assisting customers, performing Excel-based tasks, and updating customer information through the bank's CKYC portal. CKYC is an important process in banking because it supports the maintenance of updated and verified customer information and regulatory compliance.

Problem. A challenge observed during the internship was ensuring accurate and timely updating of customer information through the CKYC portal. The process required careful verification of customer details and supporting documents. Incomplete information, missing documents or differences in customer details could delay the updating process, while customers sometimes required guidance about the documents and information needed.

Analysis. The case indicated that efficient CKYC operations depended mainly on proper verification, customer guidance and time management. Customer details and supporting documents had to be checked carefully before updating the portal. Customers also needed clear communication about requirements, while employees had to balance customer interactions with other operational responsibilities.

Solution and Actions Taken. A systematic approach was followed to complete the CKYC updating process. Customer details were checked carefully before entry or updating. When information was unclear or additional guidance was required, the author consulted bank employees and the reporting authority, Mr. Sen Raja Singh, Branch Manager. Customers were assisted in understanding the required procedures and directed appropriately.

Outcome. The approach helped the CKYC updating process to be handled in a more organised and accurate manner. The case demonstrated the importance of accuracy, confidentiality, communication and regulatory compliance. It also showed that digital banking processes depend not only on technology but also on employee coordination and customer support.

6.2. Case Study 2: Improving Customer Service During Account Opening and Documentation

Background. During the internship, the author observed and assisted with branch activities related to customer service and account-related documentation. Opening and maintaining bank accounts involves collecting customer information, checking documents, completing forms and ensuring that required details are properly recorded.

Problem. Some customers were not fully aware of the documents and information required for completing account-related procedures. Customers sometimes had questions about which documents to provide, where to enter particular details in forms, or what steps needed to be completed next. Missing information or documents could increase processing time and require another visit to the branch.

Analysis. The case showed that smooth account-related procedures mainly depended on document verification, clear customer guidance and efficient processing. Proper checking of customer details and documents was necessary, while clear communication could reduce confusion and delays.

Solution and Actions Taken. Customers were guided regarding the information and documents required for relevant forms and procedures. Available information was checked carefully and, whenever clarification was required, the author consulted the concerned bank employee or reporting authority. Customers were also helped to understand the basic steps involved and were directed to the appropriate staff members when further assistance was required.

Outcome. The experience improved understanding of the connection between customer service and documentation in banking operations. The case demonstrated that clear guidance can reduce confusion and help employees complete routine procedures more efficiently. It also reinforced the importance of accuracy, communication, patience, document handling and customer support.

7. Conclusion

TNSC Bank plays an important role in the cooperative banking sector by providing a range of banking and financial services to customers across Tamil Nadu. As the apex cooperative bank in the state, it contributes to the development of the cooperative credit structure while serving the financial needs of individuals, businesses, farmers and other cooperative institutions.

The banking industry is continuously evolving due to increasing digitalisation, changing customer expectations, regulatory requirements and the need for efficient and secure financial services. The internship experience demonstrated that successful branch operations depend on accurate records, updated customer information, proper documentation, employee coordination, technology, confidentiality and effective customer service.

The two case studies show how practical banking issues can be addressed through systematic verification, customer guidance, consultation with experienced employees and careful processing. The internship therefore served as an important bridge between MBA Finance learning and practical banking work. It strengthened functional knowledge as well as professional skills such as communication, teamwork, problem-solving, adaptability, attention to detail and professional ethics.

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