



# Loreto Convent Intermediate College

Lucknow

**COMMERCE**  
**CLASS XII**  
**SESSION 2026– 2027**

## **PROJECT II**

**TOPIC: Commercial Banks in India – Its structure, the types of accounts - How to open a saving bank account.**

**GUIDELINES: The following topics should be covered in this project:**

- Introduction: Definition of banks.
- Structure of Commercial Banks in India.
- In brief – the functions of commercial banks
- In detail – the types of accounts
- Take any one commercial bank of your choice (Axis, SBI, Canara, Punjab National Bank etc.) and write about its formation, structure, management, branches, performance in the previous financial year.
- Steps involved in opening a saving bank account.
- KYC and its importance
- Conclusion – Role / importance of commercial banks in an economy.

 99, Mahatma Gandhi Marg, Lucknow, Uttar Pradesh - 226001

 0522-2237222, +918009881030  [loretocollege@yahoo.com](mailto:loretocollege@yahoo.com)  [www.lucknowloreto.com](http://www.lucknowloreto.com)

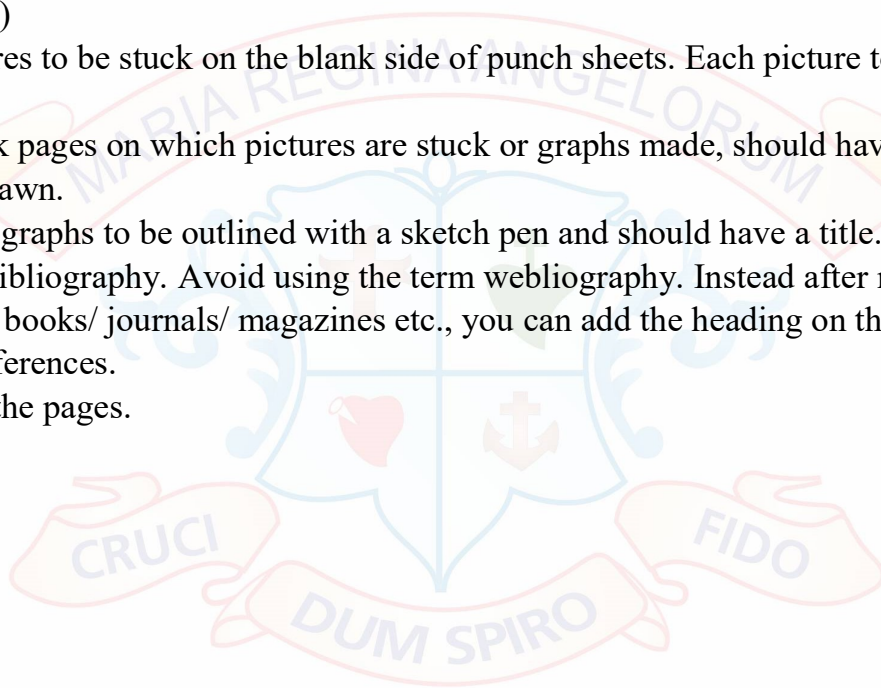


# Loreto Convent Intermediate College

Lucknow

## NOTE:

- Interleaf punch paper sheets will be used. You can make use of coloured sheets.
- Blue and black ink to be used for writing.
- Headings can be written in a fancy manner using coloured pens/sketch pen or anything falling in the same category.
- Main heading should be large in size and bold (make use of some thick nib pens/ sketch pens, etc.)
- All pictures to be stuck on the blank side of punch sheets. Each picture to have a title also.
- The blank pages on which pictures are stuck or graphs made, should have a proper border drawn.
- All photographs to be outlined with a sketch pen and should have a title.
- Make a bibliography. Avoid using the term weblibliography. Instead after mentioning the names of books/ journals/ magazines etc., you can add the heading on the same page as online references.
- Number the pages.



 99, Mahatma Gandhi Marg, Lucknow, Uttar Pradesh - 226001

 0522-2237222, +918009881030  [loretocollege@yahoo.com](mailto:loretocollege@yahoo.com)  [www.lucknowloreto.com](http://www.lucknowloreto.com)