



As per Guidelines of  
National Education Policy (NEP)

# Banking Innovation

Loksha G. Angadi  
Chakravarthi. K  
Pampapathi

CHARULATHA PUBLICATIONS

# Banking Innovation

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## SYLLABUS

### **Module No. 1: Banking System in India**

Meaning, Definitions and Features of a Bank. Meaning, Definitions and Features of Banking. Features of Indian Banking System. Reserve Bank of India – Role and Functions. Commercial Banks - Meaning, Nature and Functions. Special types of banks - Women Bank, Payments Bank, Savings Bank, Microfinance Banks, Regional Rural Banks, Foreign Banks, Industrial Development Banks, Cooperative Banks, Agricultural Development Banks. Public Sector and Private Sector Banks. Banking Sector Reforms - Narasimham Committee Report – I and II. Basel Norms I, II and III. CIBIL – Meaning, Objectives, Features and Benefits.

### **Module No. 2: Banker and Customer Relationship**

Meaning of Banker and Customer. Importance of Banker-Customer Relationship. Types of Banker Customer Relationship - Special and General Relationship - Debtor and Creditor, Pledger and Pledgee, Licensor and Licensee, Bailor and Bailee, Trustee and Beneficiary, Agent and Principal, Advisor and Client. Termination of Relationship. Statutory Protection available to a Banker. Meaning Duties and Responsibilities of Collecting Banker, Paying Banker, Lending Banker. Banking Ombudsman – Meaning, Features and Benefits.

### **Module No. 3: Banking Products**

Bank Accounts - Savings Bank Account, Current Account, Recurring Deposits Account, Fixed Deposits Account, Non Resident Indians Accounts, Pigmy Deposit Accounts, Other Special Accounts, Procedures and Documents involved in opening bank accounts (Online and Offline). Bank Advances - Principles of Bank Lending, Kinds of Loans – Short-term Loans, Cash Credit, Overdraft, Pledge, Hypothecation, Discounting and Purchase of Bills of Exchange, Letters of Credit, Retail Banking Services - Home loans, Auto Loans, Personal loans, Safe Lockers, Jewel Loans, Consumer Durable Loans, Education Loans.

Auxiliary Services - Investment Services, Currency Exchange, Household payment services. Negotiable Instruments: Meaning, Definitions, Features and Types of Negotiable Instruments, Parties to Negotiable Instruments, Crossing, Endorsements, Payments and Collection of Cheques, Dishonor of Cheques and Cheques Truncation System.

#### **Module No. 4: Innovations in Banking**

Meaning and need of Banking Innovations. Core banking, E-Banking, Telebanking, Internet Banking, Mobile Banking, NEFT, RTGS, EFT, UPI, IMPS, ATM, ATM Card, Debit Card, Credit Card, Truncated Cheques, MICR Cheques, Crypto Currency, Central Bank Digital Currency, SWIFT.

#### **Module No. 5: Technologies used in Banking**

Types of Technology used in Banking - Augmented Reality, Block Chain, Robotic Process Automation, Quantum Computing, Artificial Intelligence, API Platforms. Prescriptive security - Meaning, Features and Benefits.



## AUTHORS PROFILE



Mr. Lokesh G Awgadi received B.Com degree from Government Degree College, Shikaripur in 2006 and Master of Business Administration degree from AIMSR Institute for Higher Education in 2009, Bangalore University, Bengaluru. He obtained M.Sc. in Yoga and Value education and Ph.D. degree in Management from Annamalai University. He has published and presented research papers in reputed national and international journals and conference proceedings. Has been a mentor and trained students in various areas like, Live Online Trading in Stock and Commodity Market, Team Building Activities and specializes in spiritual experiences on Mind-Body-Soul. He is also a paper setter for Bangalore University Colleges. He is currently working as an Asst. Professor, in Soundarya Institute of Management and Science, Bengaluru. He is having 15 years of teaching experience in Commerce and Management and 1 year experience in Industry.



Asst. Prof. Chakravarthi K. presently working as an Asst. Prof. in Soundarya Institute of Management and Science, Bengaluru. Received B Com degree from CSI College of Commerce, Dharwad and M Com degree from Osmania University. Previously worked as a Principal in Sri Aditya Degree & P U College of Commerce Sindhanur, Raichur Dist., having 16years teaching experience in Commerce subjects. And also 5years Industrial experience in Auditing & Accountancy Practice. He has published and presented research papers in reputed Journals and Conference proceedings.



Mr. Pampapathi completed his B.A. in Economics from Government Degree College, Sindhanur in 2008. He obtained his Master of Business Administration degree from AIMSR Institute for Higher Education, Bangalore in 2010. He has worked as Business Head in Hindustan Univer Limited for 8 yrs and he is currently working as Business Head in Big Basket, a TATA enterprise and India's largest online grocery channel. Highly motivated and results-oriented sales professional with 14+ years of experience in the FMCG industry with a proven track record of exceeding sales goals and building strong, long-term client relationships. Skilled in building rapport, identifying business needs, and crafting solutions through compelling presentations and effective communication.

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