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21st Edition

BANKING

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Banking Theory and Practice covers the entire gamut of topics in the field of bankingndash;from its evolution to the latest trends. The Indian banking system is undergoing unprecedented changes as a result of new legislations and reforms in response to the contemporary needs. The present edition has kept pace with these developments, including the changes in legislation, growing globalization of banking, as well as the expansion of the banking business to meet the needs of customers for a wider range of services. The book, which was initially aimed to serve the needs of

undergraduate students, has over the years deepened and widened in both scope and contents. It is now an essential resource not only for undergraduate students, but also for professional bankers and those who pursue more advanced and practically oriented studies on the subject.

KEY FEATURES

- Subject matter thoroughly revised and statistical data updated
- Covers the move towards universal banking, virtual banking, green banking
- Includes flexi bank accounts and speed clearing
- Covers Banking Laws (Amendment) Act, 2011
- A new chapter on Financial Stability, especially in the Indian context
- Covers changes in the operating procedure of monetary policy
- Payments and settlement system and its development in India, including introduction of NEFT, CTS, National ECS, MICR cheques and RTGS
- Learning objectives at the beginning of each chapter
- Summary and review questions at the end of each chapter