

INTRODUCTION:

Overview;

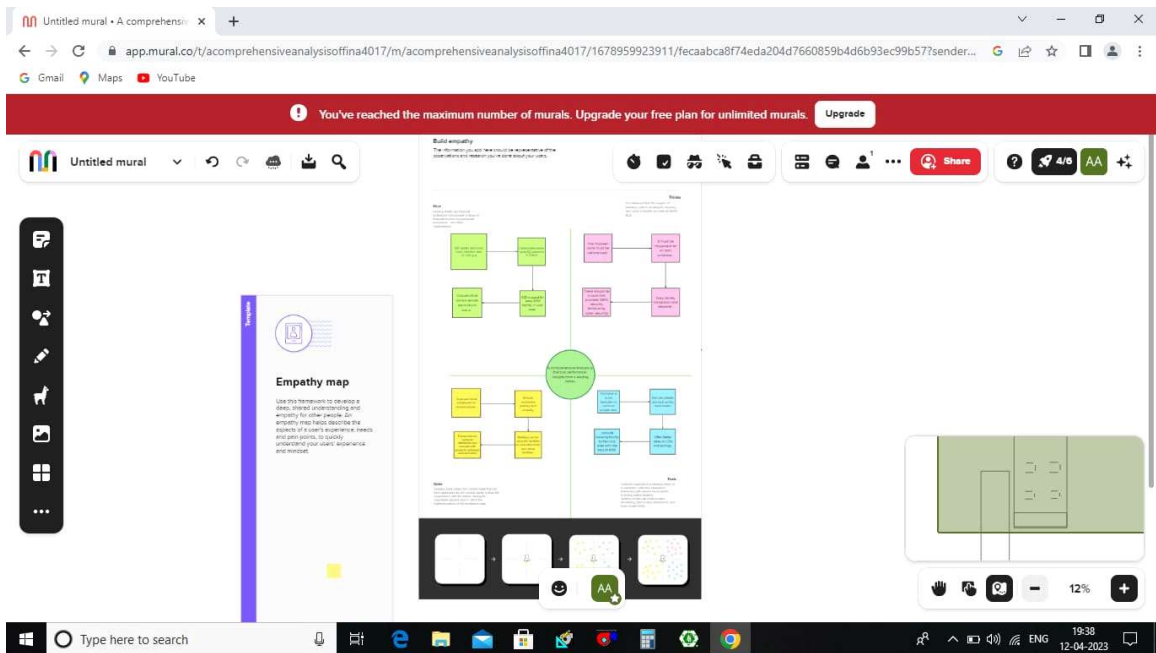
Banking is an industry that deals with credit facilities, storage of cash, investment, and other financial transactions. The banking industry is one of the key drivers of most economies because it changes funds to borrowers with productive investments.

PURPOSE;

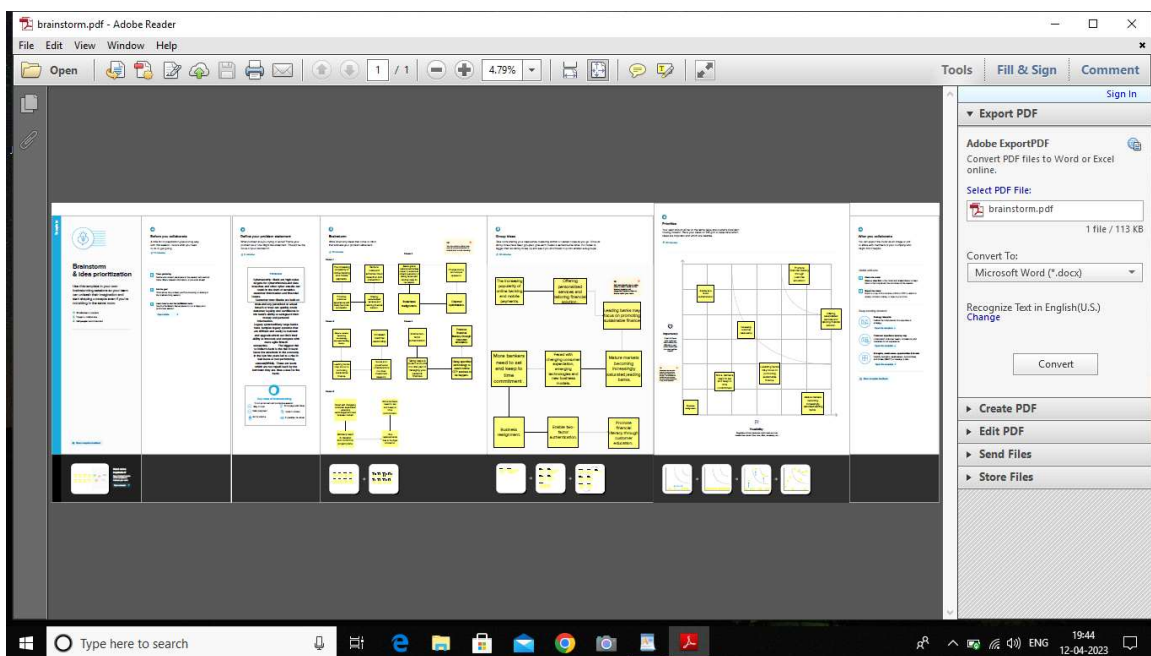
We know that most banks serve to accept deposits and make loans. They act as safe stores of wealth for savers and as predictable sources of loans for borrowers. In this way, the major business of banks is that of a financial intermediate between savers and borrowers.

PROBLEM DEFINITION & DESIGN THINKING

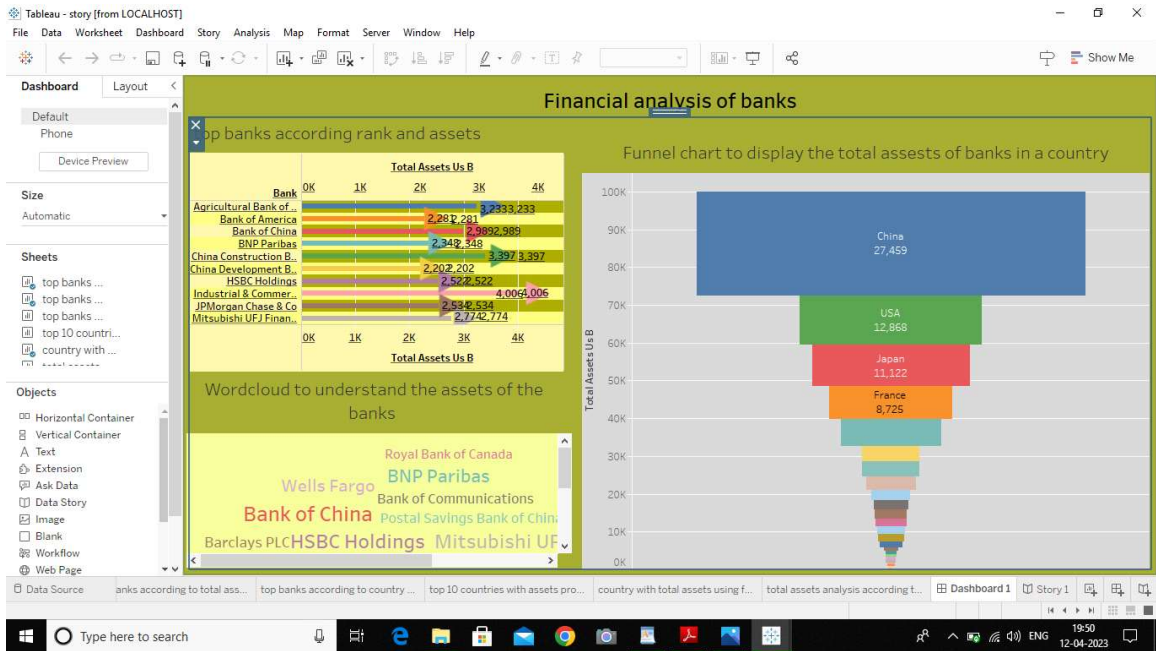
EMPATHY MAP;

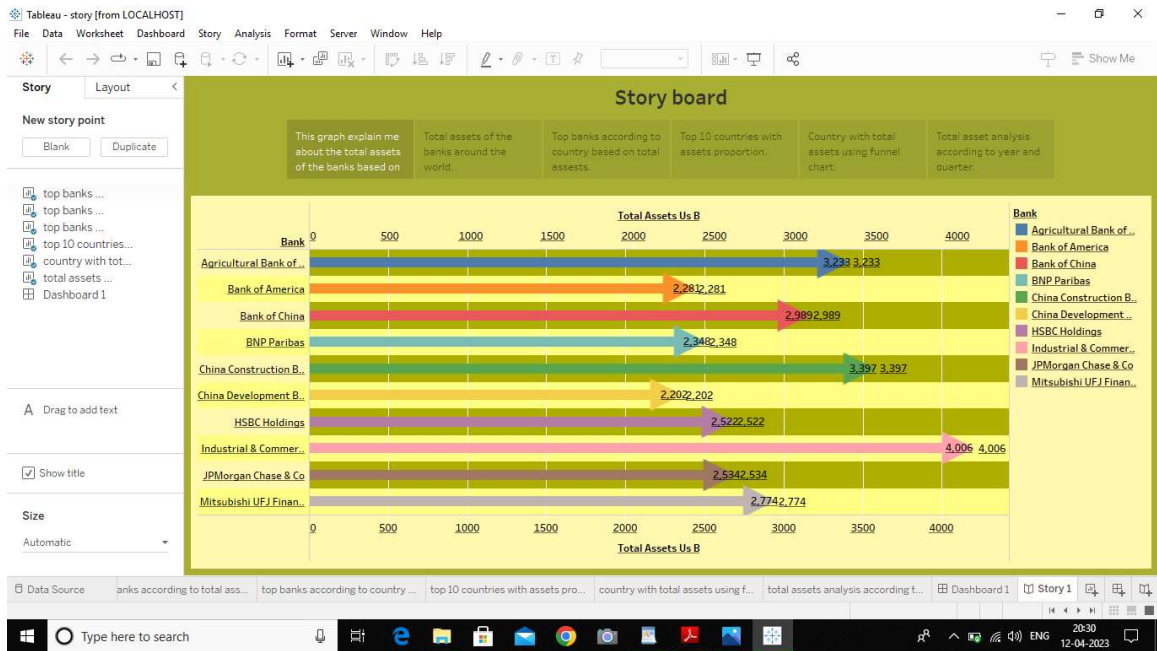


IDEATION & BRAINSTORMING MAP:



RESULT:





ADVANTAGES & DISADVANTAGES OF BANKS :

ADVANTAGES;

A bank is a financial institution licensed to hand out loans ,receive direct deposits from consumers ,help you manage your investments,and purchase money .They're also responsible for approving applicatios for things like credit card,insurance plans, or loans.

DISADVANTAGES:

The disadvantage is that when you place money in a bank ,you cannot invest the money . instead , the money sits there securely, but it does not grow with time like an investing account .banks also charge frequent fees that can remain hidden until you look at the statements.

APPLICATIONS:

The bank provides a secure place where you can store some additional credit and cash .Banks also propose certificates and deposit.Saving accounts and checking accounts .A bank uses various deposits for making loans,and they comprise business loans,Car loans,and home mortgages.

CONCLUSION:

Conclusion banking sector in indian has given

a positive and encouraging responses to the financial sector reforms .Entry of new private banks and shaken up public sector banks competition.The financial sector reforms have brought india financial system closer to global standards.

FUTURE SCOPE:

*Future are derivative financial contracts that obligate parties to buy or sell an asset at a predetermined future date and price.

*The banking sector mainly recruits for three posts -clerical cadre,Management and trainee

(MT),and probationary officer(PO).

*Emission are direct emission of the bank from its own or controlled sources.

*Emission comprise all indirect emissions tht arise in the value chain of the bank's business activities.

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