

INTRODUCTION

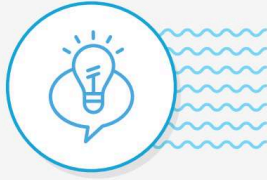
Leading of bank description:

Banks are intermediaries between depositors (who lend money to the bank) and borrowers (to whom the bank lends money). The amount banks pay for deposits and the income they receive on their loans are both called interest.

A lead bank is a bank that oversees the arrangement of loan syndication. The lead bank receives an additional fee for this service, which involves recruiting the syndicate members and negotiating the financing terms. In the Eurobond market, the lead bank acts in an agent capacity for an underwriting syndicate.

A lead bank usually refers to an investment bank that manages the process of underwriting a security in conjunction with other banks, known as syndicate banks. In this sense, the lead bank can also be referred to as a lead manager or managing underwriter. A more general meaning of this term is simply the primary bank of an organization that uses several banks for several different purposes.





Brainstorm & idea prioritization

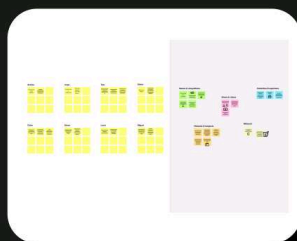
Use this template in your own brainstorming sessions so your team can unleash their imagination and start shaping concepts even if you're not sitting in the same room.

 **10 minutes** to prepare

 **1 hour** to collaborate

 **2-8 people** recommended

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kickstart your work.

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Before you collaborate

A little bit of preparation goes a long way with this session. Here's what you need to do to get going.

 10 minutes

A

Team gathering

Define who should participate in the session and send an invite. Share relevant information or pre-work ahead.

B

Set the goal

Think about the problem you'll be focusing on solving in the brainstorming session.

C

Learn how to use the facilitation tools

Use the Facilitation Superpowers to run a happy and productive session.

[Open article](#)



1

Define your problem statement

What problem are you trying to solve? Frame your problem as a How Might We statement. This will be the focus of your brainstorm.

🕒 5 minutes

The banking industry is labeled as incontestable and difficult to enter Owing to legal, technological and economic policy factor. As a matter of fact,the government has implemented a number of reform in the banking sector since it took power . however all the measures taken to improve the banking sector significantly fall short



Key rules of brainstorming

To run an smooth and productive session



Stay in topic.



Encourage wild ideas.



Defer judgment.



Listen to others.



Go for volume.



If possible, be visual.

Brainstorm

Write down any ideas that come to mind that address your problem statement.

🕒 10 minutes

TIP



You can select a sticky note and hit the pencil [switch to sketch] icon to start drawing!

Person 1

Acultural shift	Increasing competition	regulatory compliance
business model	rising expectation	customer retention
technology experience	security breaches	antiguted innovation

Person 2

credit option	liquidity risk	profit loss
credit loss	capital requirement	low interest
decreased probability	gained income	assets management

Person 3

balance sheet	risk management	leverage ratio
interest income	interest expense	total assets
operating expense	net income	profitability ratio

Person 4

trading risk	social media	customer needs
convenient for public	risk of bad debets	use multi channel
customer acquisition	short term security	

Person 5

Person 6

Person 7

Person 8



3

Group ideas

Take turns sharing your ideas while clustering similar or related notes as you go. Once all sticky notes have been grouped, give each cluster a sentence-like label. If a cluster is bigger than six sticky notes, try and see if you can break it up into smaller sub-groups.

🕒 20 minutes

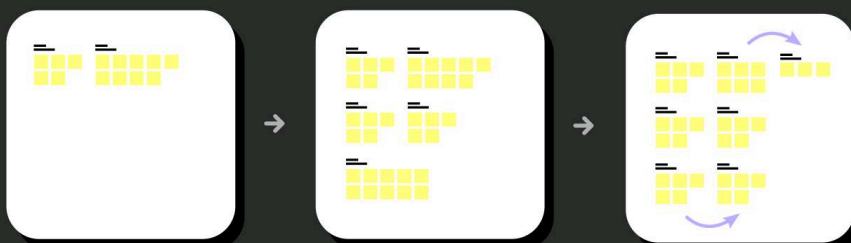
To study associated investors in understanding the current situation of private commercial bank which in tone will help investors to make information based decision. The output of the study are expected to have the following importance:

It help for decision making of the new investors in the private banking industries

It Assits the government body to rank the private banks based on result

TIP

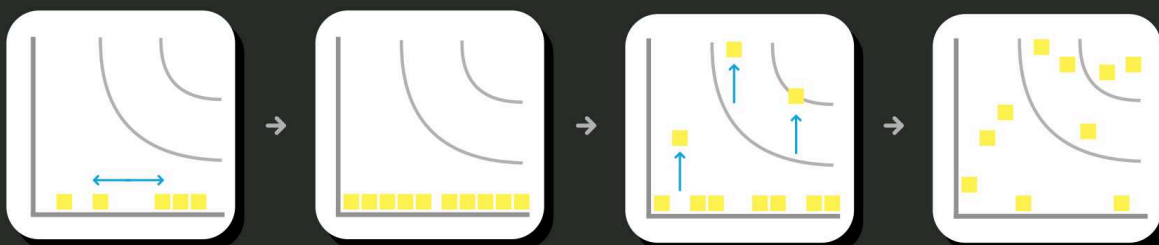
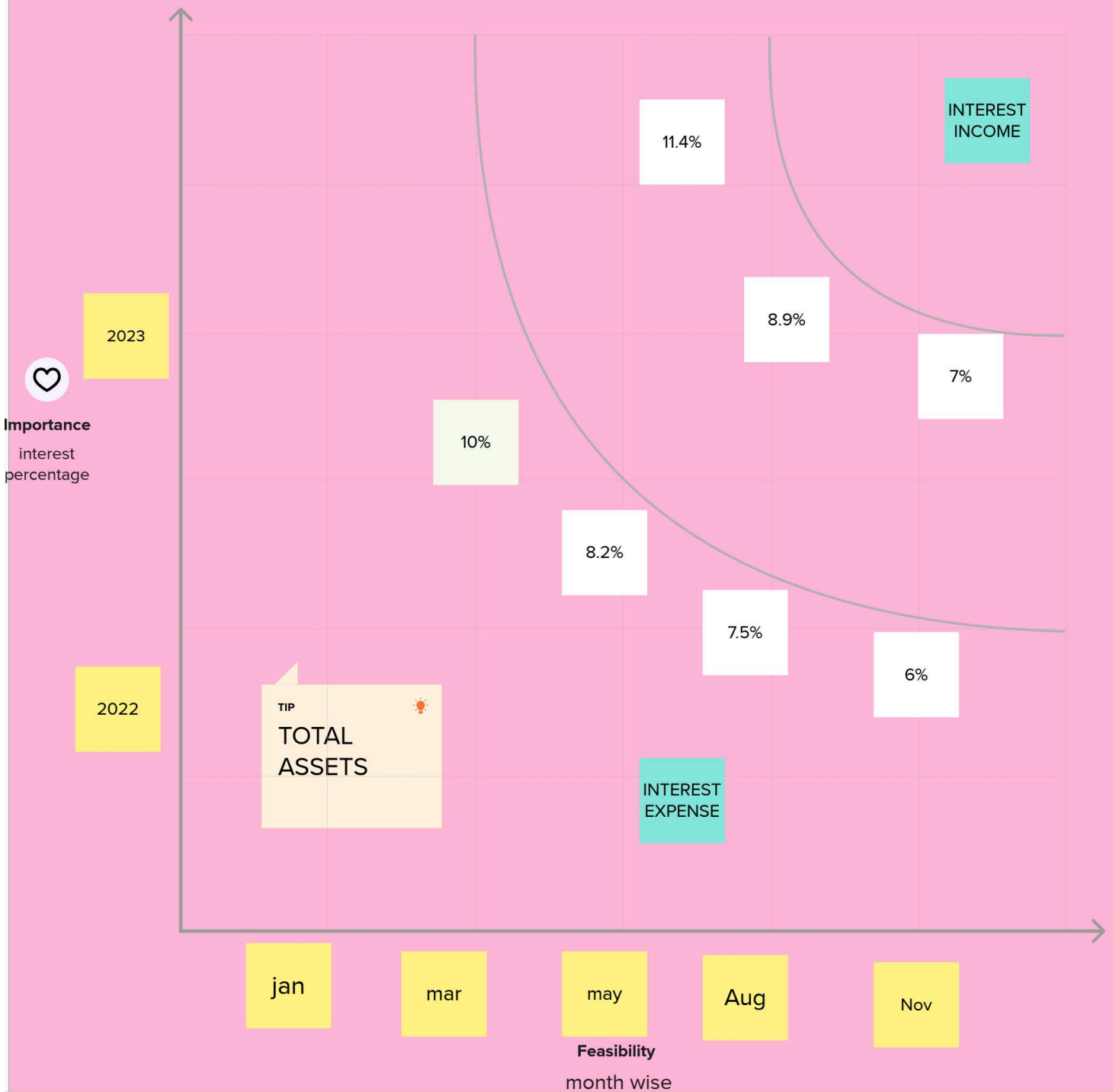
Add customizable tags to sticky notes to make it easier to find, browse, organize, and categorize important ideas as themes within your mural.



Prioritize

Your team should all be on the same page about what's important moving forward. Place your ideas on this grid to determine which ideas are important and which are feasible.

🕒 20 minutes





After you collaborate

You can export the mural as an image or pdf to share with members of your company who might find it helpful.

Quick add-ons

A

Share the mural

Share a view link to the mural with stakeholders to keep them in the loop about the outcomes of the session.

B

Export the mural

Export a copy of the mural as a PNG or PDF to attach to emails, include in slides, or save in your drive.

Keep moving forward



Strategy blueprint

Define the components of a new idea or strategy.

[Open the template →](#)



Customer experience journey map

Understand customer needs, motivations, and obstacles for an experience.

[Open the template →](#)



Strengths, weaknesses, opportunities & threats

Identify strengths, weaknesses, opportunities, and threats (SWOT) to develop a plan.

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Empathy map

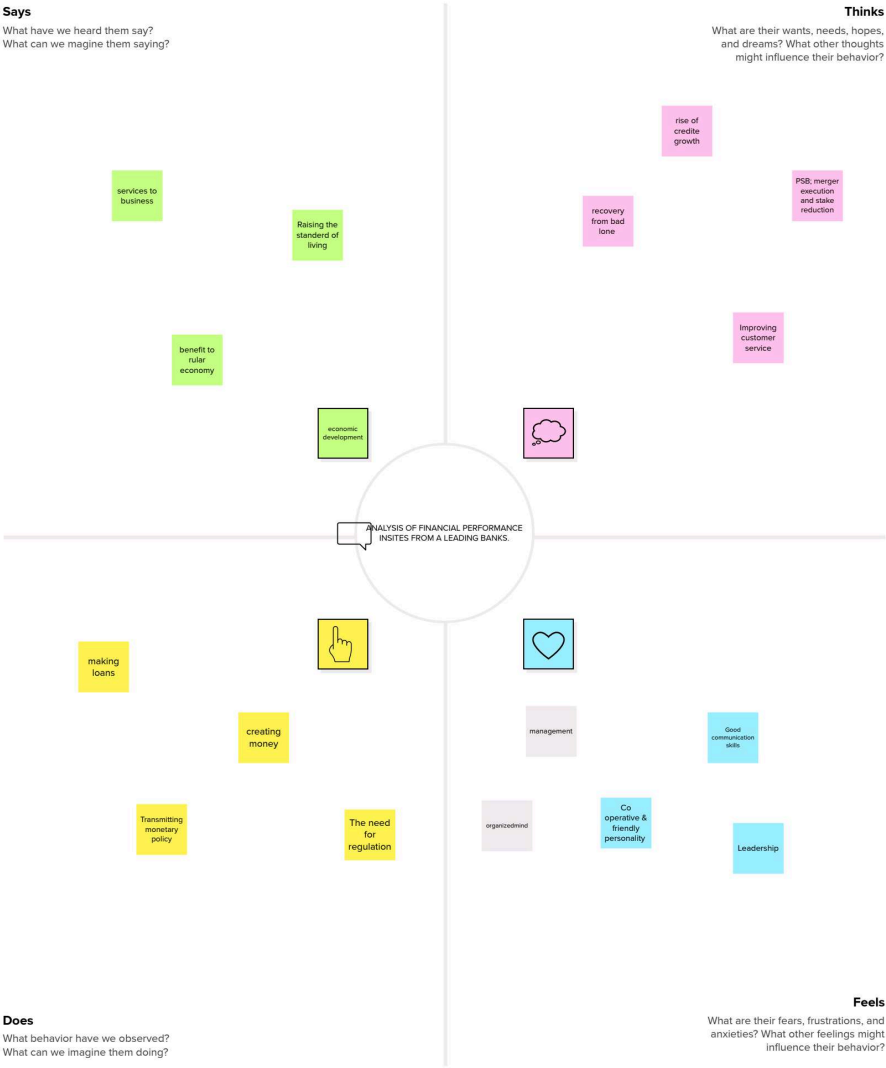
Use this framework to develop a deep, shared understanding and empathy for other people. An empathy map helps describe the aspects of a user's experience, needs and pain points, to quickly understand your users' experience and mindset.

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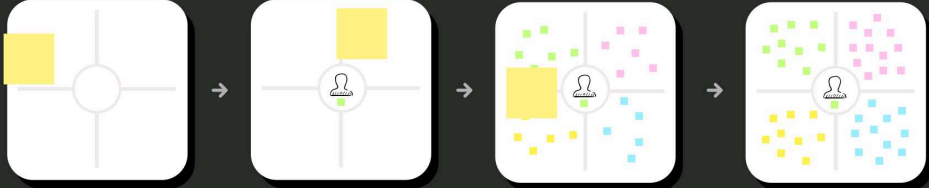


Build empathy

The information you add here should be representative of the observations and research you've done about your users.



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BANK PROBLEM

The most common cause of bank failure occurs when the value of the bank's assets falls to below the market value of the bank's liabilities, which are the bank's obligations to creditors and depositors. This might happen because the bank loses too much on its investments.

Asset quality: The biggest risk to India's banks is the rise in bad loans. Capital adequacy: One way a bank tries to ensure it is protected from bad loans is by setting aside money as a 'provision

The primary reason for bank failures is that banks give out huge amounts of loans recklessly without evaluating the creditworthiness of the entities, or evaluating the bank's self-liquidating position.



The banking industry is undergoing a radical shift, one driven by new competition from FinTechs, changing business models, mounting regulation and compliance pressures, and disruptive technologies.



The emergence of FinTech/non-bank startups is changing the competitive landscape in financial services, forcing traditional institutions to rethink the way they do business. As data breaches become prevalent and privacy concerns intensify, regulatory and compliance requirements become more restrictive as a result. And, if all of that wasn't enough, customer demands are evolving as consumers seek round-the-clock personalized service.

These and other banking industry challenges can be resolved by the very technology that's caused this disruption, but the transition from legacy systems to innovative solutions hasn't always been an easy one. That said, banks and credit unions need to embrace digital transformation if they wish to not only survive but thrive in the current landscape.

Most of the rural branches are running at a loss because of high overheads and prevalence of the barter system in most parts of rural India.

The small branches of commercial banks are now faced with a new problem—a large amount of overdue advances to farmers. The decision of the former National Front Government to waive all loans to farmers up to the value of Rs. 10,000 crores has added to the plight of such banks.

The commercial banks at present do not have any machinery to ensure that their loans and advances are, in fact, going into productive use in the larger public interest. Due to a high proportion of non-performing assets or outstanding due to banks from borrowers they are incurring huge losses. Most of them are also unable to maintain capital adequacy ratio.

As far as ad-vances to the priority sectors are concerned, the progress has been slow. This is partly attributable to the fact that the bank officials from top to bot-tom could not accept nationalisation gracefully, viz., diversion of a certain portion of resources to the top priority and hitherto neglected sectors. This is also attributable to the poor and unsatis-factory loan recovery rates from the agricultural and small sectors.

LEADING BANK PURPOSE

Loans allow for growth in the overall money supply in an economy and open up competition by lending to new businesses. The interest and fees from loans are a primary source of revenue for many banks, as well as some retailers through the use of credit facilities and credit cards.

Bank loans are frequently used to finance start-up capital and also for larger, long-term purchases. There are five main direct costs that need to be considered: arrangement fees. interest.

Financial inclusion will enable banks to provide credit to vulnerable groups such as weaker sections and low-income group at a reasonable cost. It will also help banks to provide financial products to such sections and enable them to understand the importance of saving and



investing money.

ADVANTAGE

*Accounts that fit your needs. A big benefit of using a bank is that there are several types of bank accounts you can access for free or by paying a low fee.

*No fees to deposit your money.

*Easily manage your money.

*Get unexpected income quicker.

*Access bank statements.

*Protect your money.

*Bank accounts offer convenience. For example, if you have a checking account, you can easily pay by check or through online bill pay.

*Bank accounts are safe. Your money will be protected from theft and fires.

*It's an easy way to save money

DISADVANTAGE

*The funds received from the commercial banks are of short duration and the procedure of obtaining funds is a time taking affair as there is a lot of verification that needs to be done from the bank end.

*The bank can set difficult conditions for granting of loans.

*Commercial bank accounts are more expensive than normal bank accounts.

*Customer service is not up to mark at most of the commercial banks.

*Shift in policies, complexities in operations and issues shifting to the Financial Inclusion.

*bad banks are backed by the government. The government will pay the high cost for stressed assets (to make bad bank profitable).

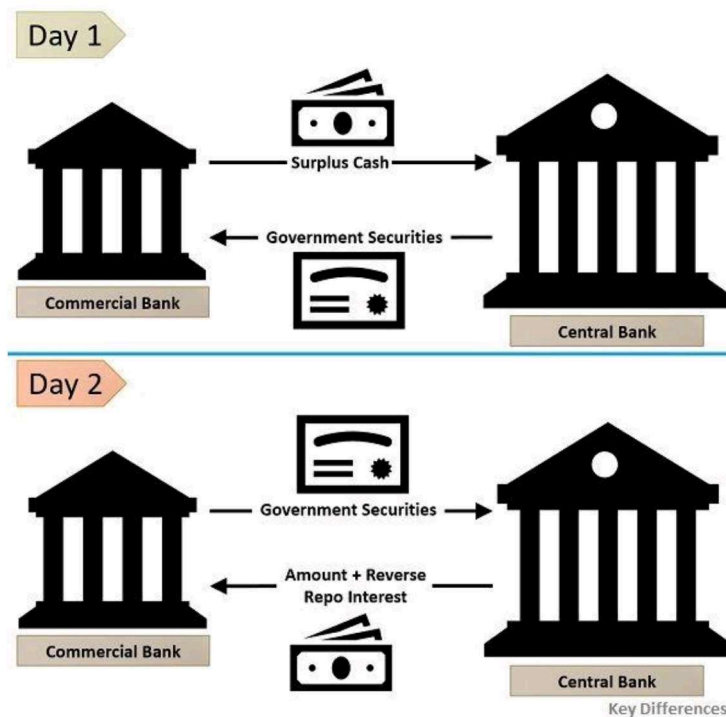
*You may not have online banking access or the online features are outdated.

*Opening an account can take longer and you may need to complete a paper application.

APPLICATION

A banking app has to support transactions between user's own credit cards as well as between the user and a different account. To improve the convenience of a transaction, the program needs to give a mechanism for creating regular

Handwritten digit recognition is a prevalent multiclass classification problem usually built into the software of mobile banking applications, as well as more traditional automated teller machines, to give users the ability to automatically deposit paper checks. Here each class



of data consists of (images of) several handwritten versions of a single digit in the range 0 – 9, giving a total of ten classes. Many applications have extensive functionality and require the use of various additional services beyond performing the underlying business role. For example, a banking application may need functionality associated with security and authenticatio

CONCLUSION

Banking holds a crucial role in our day-to-day life. We must adhere to the banking system as responsible citizens. The banking system acts as a crucial base for the financial system as well as the entire economic system of the country. It provides a base to the market and the companies.