

banking principles and practice request please contribute Updated Version

banking principles and practice request please contribute are fundamental concepts that underpin the functioning of financial institutions worldwide. Whether you are a budding banker, a business owner, or a student of finance, understanding these principles is essential for navigating the complex world of banking. This article aims to provide a comprehensive overview of banking principles and practices, exploring their significance, core components, and practical applications. By contributing to this knowledge base, we can foster a deeper understanding of how banks operate, maintain stability, and serve their customers effectively.

Introduction to Banking Principles

Banks are vital pillars of the modern economy, facilitating transactions, providing credit, and safeguarding customers' funds. The principles guiding their operations ensure that banks remain trustworthy, efficient, and compliant with regulatory standards. These principles form the foundation upon which banking practices are built.

Core Banking Principles

Understanding the core principles is crucial for anyone involved in banking. These principles include safety and security, liquidity, profitability, integrity, and customer service.

1. Safety and Security

Banks must prioritize the safety of customer deposits and the security of their operations. This involves:

- Implementing robust security measures to prevent fraud and cyber-attacks.
- Maintaining sufficient capital buffers to absorb losses.
- Adhering to regulatory standards that promote financial stability.

2. Liquidity Management

Ensuring that there are enough liquid assets to meet customer withdrawal demands and other obligations is vital. Liquidity management involves:

- Monitoring cash flow and asset maturity profiles.
- Maintaining reserve requirements set by regulators.
- Balancing short-term liquidity needs with long-term investments.

3. Profitability

Banks aim to generate profits through various revenue streams, including interest income, fees, and commissions. This involves:

- Managing interest rate spreads effectively.
- Offering competitive products to attract and retain customers.
- Controlling operational costs to maximize net income.

4. Integrity and Ethical Conduct

Maintaining integrity fosters customer trust and complies with legal standards. Ethical banking practices include:

- Transparency in product offerings and fee disclosures.
- Prevention of money laundering and illicit activities.
- Adherence to anti-corruption policies.

5. Customer Service and Satisfaction

A customer-centric approach enhances loyalty and reputation. Banks should:

- Offer personalized services tailored to customer needs.
- Ensure efficient and accessible banking channels.
- Provide clear communication and support.

Banking Practices and Operations

While principles guide the "what" and "why," practices describe the "how" of banking. These operational strategies ensure principles are effectively implemented.

1. Deposit Management

Managing customer deposits involves:

- Accepting various types of accounts (savings, current, fixed deposits).
- Ensuring timely and accurate recording of transactions.
- Protecting depositors' funds through insurance schemes like FDIC or comparable entities.

2. Loan and Credit Services

Providing credit is a core banking activity, involving:

- Assessing creditworthiness through credit scoring and financial analysis.
- Designing loan products suitable for different customer segments.
- Managing the credit risk via collateral, guarantees, and covenants.

3. Payment and Settlement Systems

Efficient payment systems facilitate smooth transactions:

- Electronic funds transfers (EFT), wire transfers, and card payments.
- Settlement of securities and foreign exchange transactions.
- Implementation of real-time gross settlement (RTGS) systems.

4. Risk Management

Banks face various risks, including credit, market, operational, and liquidity risks. Practice involves:

- Implementing risk assessment frameworks.
- Using derivatives and hedging strategies to mitigate market risks.
- Establishing contingency plans for operational disruptions.

5. Compliance and Regulation

Regulatory compliance ensures banks operate within legal boundaries:

- Adhering to anti-money laundering (AML) laws.
- Implementing Know Your Customer (KYC) procedures.
- Reporting financial statements and regulatory filings timely.

Modern Banking Practices and Innovations

The banking sector continuously evolves, incorporating new technologies and practices to improve efficiency and customer experience.

1. Digital Banking

Digital platforms enable customers to access banking services remotely:

- Online and mobile banking applications.
- Automated customer onboarding processes.
- Digital wallets and contactless payments.

2. Fintech Collaboration

Banks are increasingly partnering with fintech firms to innovate:

- Integrating blockchain technology for secure transactions.
- Using artificial intelligence for credit scoring and customer service.
- Implementing peer-to-peer lending platforms.

3. Sustainable and Ethical Banking

Growing awareness of social responsibility influences banking practices:

- Funding green projects and renewable energy initiatives.
- Promoting financial inclusion for underserved communities.
- Ensuring transparent and responsible lending policies.

Challenges in Banking Principles and Practice

Despite robust principles, banks face numerous challenges that can impact their operations:

1. Regulatory Changes

Rapid regulatory shifts require banks to adapt quickly, often increasing compliance costs.

2. Technological Risks

Cybersecurity threats and data breaches pose significant risks to banking operations.

3. Economic Volatility

Global economic fluctuations can affect asset quality and profitability.

4. Competition

Digital-only banks and fintech disrupt traditional banking models, forcing incumbents to innovate.

5. Customer Expectations

Modern customers demand seamless, personalized, and instant services, pushing banks to upgrade their systems.

Conclusion

Banking principles and practice are integral to the stability and growth of financial systems worldwide. Principles such as safety, liquidity, profitability, integrity, and customer focus guide banks in their daily operations and strategic decisions. Meanwhile, effective practices?ranging from deposit management to technological innovation?ensure these principles are upheld in real-world scenarios. As the banking landscape continues to evolve with technological advancements and changing customer needs, banks must remain committed to these foundational principles while embracing innovative practices. Contributions from industry professionals, regulators, and customers are essential to maintaining a resilient and trustworthy banking sector that supports economic development and financial inclusion for all.

Banking Principles and Practice: An Expert Overview

In the rapidly evolving landscape of global finance, understanding the core principles and practices that underpin banking institutions is essential?not only for industry insiders but also for consumers, investors, and policymakers. Banking forms the backbone of modern economies, facilitating everything from personal savings to international trade. This comprehensive review aims to dissect the fundamental principles guiding banking operations, explore how these principles are applied in practice, and highlight current trends shaping the future of banking.

Foundations of Banking Principles

At its core, banking is rooted in a set of foundational principles designed to ensure stability, trust, and efficiency within the financial system. These principles serve as guiding standards for banks worldwide, shaping their policies, decision-making processes, and customer interactions.

1. Trust and Confidence

Trust is the bedrock of banking. Customers entrust banks with their savings, investments, and payments, expecting security and reliable service in return. This trust is cultivated through transparency, regulatory compliance, and consistent financial performance.

- Key Aspects:

- Financial Security: Banks must safeguard customer deposits against losses.
- Transparency: Clear communication regarding fees, interest rates, and terms.
- Regulatory Compliance: Adherence to laws and standards set by authorities enhances credibility.

2. Safety and Security

Banks are custodians of public funds, and maintaining a secure environment is paramount. This involves implementing robust risk management practices, cybersecurity measures, and prudent lending policies.

- Implementation Strategies:

- Capital adequacy requirements
- Anti-money laundering (AML) protocols
- Fraud detection systems
- Data encryption and cybersecurity defenses

3. Liquidity and Availability

Banks must ensure they have sufficient liquidity to meet withdrawal demands and operational needs without risking insolvency.

- Practices Include:

- Maintaining reserve ratios
- Asset-liability management
- Diversification of funding sources

4. Profitability and Sustainability

While serving customer needs, banks aim to generate profits to sustain operations and support growth. Balancing profitability with responsible lending and risk management is crucial.

- Key Elements:
- Interest income from loans
- Fees and commissions
- Investment income

5. Efficiency and Innovation

Operational efficiency reduces costs and improves service quality. Embracing technological innovations ensures banks remain competitive and responsive.

- Strategies:
- Automation and digital banking
- Process re-engineering
- Data analytics for customer insights

Practical Applications of Banking Principles

The principles outlined above manifest in daily banking operations, shaping how banks serve their clients and manage their internal processes.

1. Customer Relationship Management

Effective banks prioritize customer satisfaction through personalized services, accessible channels, and transparent communication.

- Methods:
- Multi-channel banking (online, mobile, branch)
- Customer education programs
- Feedback and complaint handling systems

2. Risk Management and Credit Policies

A critical aspect of banking practice involves assessing and managing risks, especially credit risk, market risk, and operational risk.

- Key Practices:
- Credit scoring models
- Diversification of loan portfolios

- Stress testing and scenario analysis

3. Compliance and Regulatory Adherence

Banks operate under a complex web of regulations designed to maintain financial stability and protect consumers.

- Regulatory Frameworks Include:
- Basel Accords (capital adequacy standards)
- Anti-money laundering (AML) laws
- Consumer protection regulations

4. Financial Products and Services

Banks offer a diverse range of products aligned with their principles, including deposits, loans, payment services, investment products, and wealth management.

- Product Development Considerations:
- Suitability for target customer segments
- Risk-return profiles
- Pricing strategies

5. Technological Integration

Modern banking practice relies heavily on technology, from core banking systems to innovative fintech collaborations.

- Technologies Include:
- Digital wallets and mobile payments
- Blockchain and cryptocurrencies
- Artificial intelligence and machine learning for customer insights and fraud detection

Current Trends Shaping Banking Practice

The banking industry is experiencing rapid transformation, driven by technological advances, regulatory changes, and shifting customer expectations.

1. Digital Transformation

Banks are increasingly adopting digital channels to improve accessibility and reduce costs.

- Impact:
- 24/7 banking services
- Reduced reliance on physical branches
- Enhanced customer data analytics

2. Open Banking and API Ecosystems

Open banking initiatives promote data sharing with third-party providers, fostering innovation and personalized services.

- Benefits:
- Greater product customization
- New revenue streams
- Enhanced competition

3. Fintech Collaboration and Competition

Banks are partnering with or competing against fintech firms to deliver innovative solutions, such as peer-to-peer payments, robo-advisors, and digital lending platforms.

4. Sustainability and Responsible Banking

Environmental, social, and governance (ESG) considerations are increasingly influencing banking strategies.

- Practices Include:
- Green financing
- Socially responsible investment products
- Transparency in sustainability reporting

5. Regulatory Evolution

Regulators are continuously updating frameworks to address new risks and technological advancements, emphasizing consumer protection and financial stability.

Conclusion: The Future of Banking Principles and Practice

Banking, while rooted in time-tested principles, is inherently dynamic. The core tenets of trust, security, liquidity, profitability, and efficiency continue to guide institutions, but their application evolves with technological, regulatory, and societal changes. The successful banks of the future will be those that balance adherence to foundational principles with innovation and responsiveness to customer needs.

As the industry advances, transparency, sustainability, and technological agility will be paramount. Banks that embed these values into their practices will not only thrive in competitive markets but also contribute meaningfully to economic stability and societal well-being.

In summary, understanding banking principles and how they are practically implemented provides valuable insight into the operational integrity of financial institutions. For consumers, investors, and industry professionals alike, a grasp of these core concepts helps navigate the complex financial landscape with confidence and informed decision-making.

Question What are the fundamental banking principles that guide banking practices today? The fundamental banking principles include safety of deposits, liquidity, profitability, and sound management. These principles ensure banks operate securely, meet customer needs, and remain financially stable. How do banking practices ensure the safety of customer deposits? Banks implement rigorous risk management, maintain adequate capital reserves, adhere to regulatory requirements, and utilize secure technological systems to protect customer deposits from loss or fraud. What role does customer confidentiality play in banking principles? Customer confidentiality is a core principle that ensures the privacy of clients' financial information, fostering trust and encouraging customers to engage openly with banking services without fear of unauthorized disclosure. How do banks balance profit-making with responsible banking practices? Banks balance profit-making with responsibility by adhering to regulatory standards, practicing ethical lending, managing risks prudently, and offering products that meet genuine customer needs while maintaining financial stability. What are some current trends in banking practice driven by technological advancements? Current trends include the rise of digital banking, mobile payment solutions, use of artificial intelligence for customer service, blockchain technology for secure transactions, and increased focus on cybersecurity to protect customer data. Why is continuous training and development important for banking professionals? Continuous training ensures banking professionals stay updated with changing regulations, technological innovations, and best practices, thereby maintaining high service standards and reducing operational risks.

Related keywords: banking fundamentals, financial services, banking procedures, banking regulations, banking ethics, customer banking, banking operations, banking compliance, banking policies, banking practices

banking awareness arihant

banking awareness arihant is an essential resource for aspirants preparing for various banking exams in India. Whether you are aiming for positions in public sector banks, private banks, or financial institutions, having a comprehensive understanding of banking awareness is crucial. Arihant's banking awareness guides are designed to equip candidates with the necessary knowledge about banking terminology, current affairs, banking functions, and regulatory frameworks, making it a trusted choice among millions of aspirants. This article delves deep into the core concepts of banking awareness as presented by Arihant, offering a detailed overview to optimize your exam preparation and improve your chances of success.

Understanding Banking Awareness

Banking awareness encompasses a wide range of topics related to the banking sector, including its history, functioning, regulations, and current developments. It forms a significant part of the general awareness section in banking exams such as IBPS PO, SBI Clerk, RBI Grade B, and other competitive exams.

Why is Banking Awareness Important?

- Exam Performance: Banking awareness questions carry significant weightage in banking exams.
- General Knowledge: It helps develop a well-rounded understanding of the economy and financial systems.
- Current Affairs: Banking awareness is closely linked to ongoing developments in the banking sector and economy.
- Interview Preparation: It boosts confidence for interviews and group discussions related to banking roles.

Key Topics Covered in Banking Awareness Arihant

A comprehensive banking awareness guide covers various topics essential for exam success. Below are the key areas you should focus on:

1. Banking Fundamentals and Types of Banks

- Commercial Banks: Their functions, types, and roles.
- Cooperative Banks: Their structure and importance.

- Regional Rural Banks (RRBs): Purpose and functioning.
- Development Banks: Examples like IDBI, NABARD, and their roles.

2. Banking Terminology and Concepts

- Banking Terms: Such as KYC, NEFT, RTGS, SWIFT, CBS, ATM, PIN, and more.
- Interest Rate Types: Fixed, floating, base rate, and marginal cost of funds-based lending rate (MCLR).
- Banking Products: Savings accounts, current accounts, fixed deposits, recurring deposits.

3. Banking Regulations and Acts

- Reserve Bank of India (RBI): Its functions, objectives, and regulatory role.
- Banking Regulation Act, 1949: Key provisions.
- Negotiable Instruments Act, 1881: Cheques, drafts, and bills.
- Securities and Exchange Board of India (SEBI): Role in banking and finance.

4. Banking Operations and Services

- Payment Systems: NEFT, RTGS, IMPS, UPI.
- Digital Banking: Internet banking, mobile banking, e-wallets.
- Loans and Advances: Personal, home, vehicle, education loans.
- Foreign Exchange and Remittances: SWIFT, forex services.

5. Recent Developments and Current Affairs in Banking

- Government Schemes: Jan Dhan Yojana, Digital India, Mudra Yojana.
- Banking Reforms: Basel norms, Basel III, Basel IV.
- Financial Inclusion Initiatives: Pradhan Mantri Awas Yojana, ATM expansion.
- Major Mergers and Acquisitions: SBI and Bharatiya Mahila Bank merger, IDFC First Bank.

How Arihant's Banking Awareness Guide Enhances Your Preparation

Arihant's banking awareness books and resources are tailored to suit the needs of aspirants preparing for competitive exams. Here's how they can help:

1. Comprehensive Content Coverage

- In-depth explanations of banking concepts.
- Updated current affairs related to banking.
- Practice questions and previous years' exam papers.

2. Easy-to-Understand Language

- Simplified explanations suitable for beginners.
- Clear definitions of complex banking terms.

3. Structured and Systematic Approach

- Chapters organized by topics for easy navigation.
- Focus on important points for quick revision.

4. Practice and Mock Tests

- Simulated tests to assess your knowledge.
- Practice papers aligned with exam patterns.

Tips to Maximize Your Banking Awareness Preparation with Arihant

To effectively utilize Arihant's banking awareness resources, follow these tips:

- **Regular Reading:** Dedicate daily time to study banking concepts and current affairs.
- **Make Notes:** Summarize important points for quick revision.
- **Practice Questions:** Solve practice papers and mock tests regularly.
- **Stay Updated:** Follow banking news, RBI notifications, and government schemes.
- **Revise Frequently:** Revisit topics periodically to retain information.

Additional Resources from Arihant for Banking Aspirants

Apart from banking awareness books, Arihant offers various study materials to bolster your exam preparation:

- **Banking Awareness Series:** Focused books on banking terms, functions, and current affairs.
- **Practice Question Sets:** For self-assessment and practice.
- **Previous Year Question Papers:** To understand exam patterns and important questions.
- **Online Quizzes and Tests:** Interactive platforms for real-time practice.

Conclusion

Banking awareness is a vital component of competitive banking exams, and Arihant's resources are among the most trusted tools for aspirants aiming to excel in this section. By systematically studying banking concepts, regulations, current affairs, and practicing regularly, candidates can significantly improve their performance. Remember, consistent effort and staying updated with the latest developments in the banking sector will give you an edge over other aspirants. Whether you are a beginner or an advanced learner, Arihant's comprehensive banking awareness guides are designed to meet your needs and help you achieve your banking career goals.

Start your banking journey today with Arihant's trusted resources and turn your aspirations into reality!

Banking Awareness Arihant: A Comprehensive Guide for Aspirants

In the fiercely competitive arena of banking examinations, having a solid grasp of banking awareness is often the key differentiator that propels aspirants towards success. Among the myriad of study resources available, Banking Awareness Arihant has established itself as a trusted and comprehensive guide, helping millions of candidates prepare effectively for various banking exams such as SBI PO, IBPS Clerk, IBPS SO, RBI Grade B, and others. This article delves into the importance of banking awareness, explores the features of the Arihant publication, and provides strategic insights on how to leverage its contents to maximize your exam preparedness.

The Significance of Banking Awareness in Competitive Exams

Banking awareness is a crucial component of banking exams because it tests a candidate's knowledge of the banking sector, financial institutions, government policies related to banking, and current developments in the economy. It forms the backbone of many sections in these exams, such as General Awareness, Banking Knowledge, Financial Awareness, and Economy.

Why is banking awareness so vital?

- **Foundation of Banking Section:** Most banking exams include a dedicated section on banking awareness, and a good grasp of concepts significantly boosts overall scores.
- **Current Affairs Integration:** Banking awareness often overlaps with current affairs, especially

economic and financial news, making it essential for staying updated.

- Understanding Banking Products & Services: Knowledge of various banking products like loans, deposits, digital banking, and insurance helps in answering questions quickly and accurately.
- Awareness of Banking Sector Reforms and Policies: This helps candidates understand recent reforms, monetary policies, and government schemes impacting banking and finance.
- Career Growth: For banking professionals, a strong foundation in banking awareness enhances decision-making and customer service skills, fostering career advancement.

Given its importance, candidates must choose the right resources to prepare thoroughly. Banking Awareness Arihant emerges as a comprehensive and reliable resource in this context.

Overview of Banking Awareness Arihant: A Trusted Resource

Banking Awareness Arihant is a meticulously curated book published by Arihant Publications, tailored specifically for banking aspirants. Its detailed content, structured presentation, and updated information make it a preferred choice for exam preparation.

Key features of Banking Awareness Arihant include:

- Comprehensive Coverage: The book covers a wide spectrum of topics, including banking history, banking terminologies, functions of banks, types of banking institutions, financial institutions, and recent developments.
- Updated Content: The publication is regularly revised to incorporate the latest banking reforms, government schemes, monetary policies, and current affairs.
- Exam-Oriented Approach: The content is aligned with the latest exam pattern, emphasizing important topics likely to be asked.
- Concise and Lucid Language: Complex concepts are explained in simple language, making it accessible for candidates with varied backgrounds.
- Practice Questions and Mock Tests: Many editions include practice sets and previous years' questions, helping candidates assess their understanding.
- Visual Aids: Diagrams, charts, and tables facilitate quick learning and better retention of information.

Why Choose Banking Awareness Arihant?

- It offers in-depth knowledge that bridges the gap between basic concepts and current banking trends.
- Its structured chapters make revision easier.
- The inclusion of recent updates ensures candidates are exam-ready for current affairs-based

questions.

- The book is suitable for both beginners and those seeking to refine their knowledge.

Core Topics Covered in Banking Awareness Arihant

To utilize the book effectively, candidates should familiarize themselves with its core topics. Here's a detailed elaboration:

- Banking Fundamentals and History
 - Evolution of banking in India
 - Types of banking institutions (Commercial Banks, Cooperative Banks, Regional Rural Banks)
 - Functions of banks (Primary and Secondary functions)
 - Banking terminologies (e.g., KYC, AML, Basel norms)
- Banking Products and Services
 - Deposit schemes (Savings Accounts, Fixed Deposits, Recurring Deposits)
 - Loan types (Personal, Home, Auto, Education)
 - Digital banking services (Internet banking, Mobile banking, UPI)
 - Insurance and investment products
- Banking Sector Reforms and Regulations
 - Role of Reserve Bank of India (RBI)
 - Banking regulations (Basel III, CRR, SLR)
 - Recent banking reforms and initiatives
 - Non-Performing Assets (NPAs) management
- Financial Institutions and Instruments
 - NABARD, SIDBI, EXIM Bank, LIC, SEBI
 - Financial instruments (Bonds, Shares, Derivatives)

- Payment systems and infrastructure (RTGS, NEFT, IMPS)
- Government Schemes and Initiatives
 - Jan Dhan Yojana, Digital India, Mudra Yojana
 - Pradhan Mantri Awas Yojana
 - Small Savings Schemes
 - Financial Inclusion efforts
- Current Affairs and Recent Developments
 - Latest RBI policies
 - Banking mergers and acquisitions
 - Digital banking innovations
 - Economic surveys and budget highlights relevant to banking

Effective Strategies to Use Banking Awareness Arihant

While the book is a valuable resource, strategic utilization enhances learning outcomes. Here are some tips:

- Systematic Reading: Cover each chapter thoroughly, making notes of key points.
- Regular Revision: Banking awareness involves memorization; periodic revision ensures retention.
- Practice Questions: Attempt end-of-chapter questions and previous years' papers to test understanding.
- Stay Updated: Complement the book's static content with current affairs from newspapers, magazines, and online portals.
- Use Visual Aids: Diagrams and tables in the book simplify complex topics.
- Join Mock Tests: Simulate exam conditions to improve time management and answer accuracy.

Supplementing Banking Awareness Arihant with Other Resources

While Arihant is comprehensive, aspirants should consider supplementing their preparation with:

- Current Affairs Magazines and Portals: For the latest banking updates.
- Official RBI and Banking Websites: For authentic and updated policies.
- Financial Newspapers: The Economic Times, Business Standard, and Mint.
- Online Quizzes and Apps: For quick revision and practice.

Conclusion: Mastering Banking Awareness for Exam Success

In competitive banking exams, mastering banking awareness is not just an advantage; it's a necessity. Banking Awareness Arihant stands out as a dependable guide, combining depth, clarity, and relevance to help aspirants develop a strong foundation. By integrating its content with current affairs and practicing regularly, candidates can enhance their confidence and improve their chances of success.

Remember, consistent effort, strategic preparation, and staying updated are the pillars of excelling in banking awareness. With the right resources like Arihant's publication and disciplined study habits, aspirants can navigate the complex banking landscape and achieve their career aspirations in the banking sector.

Question What are the key topics covered in the Banking Awareness Arihant book? The book covers topics such as banking terminology, functions of banks, financial institutions, banking regulations, RBI functions, types of banking services, digital banking, and current banking affairs relevant for competitive exams. **Answer** How can Banking Awareness Arihant help in preparing for bank exams? It provides comprehensive and updated content, practice questions, and detailed explanations that help aspirants grasp banking concepts, improve accuracy, and boost confidence for exams like IBPS, SBI, and RBI exams. Is the Banking Awareness Arihant book suitable for beginners? Yes, the book is designed to be student-friendly, starting from basic banking concepts and gradually covering advanced topics, making it suitable for both beginners and experienced candidates. Does the book include recent banking developments and current affairs? Yes, the latest editions include updated information on recent banking news, reforms, and current affairs to keep aspirants well-informed for current exams. Are practice questions included in the Banking Awareness Arihant book? Absolutely, the book contains numerous practice questions, mock tests, and previous years' question papers to help candidates assess their preparation. How is the content of Banking Awareness Arihant structured? The content is organized into chapters covering different banking topics, with clear explanations, key points, and practice questions at the end of each chapter for effective learning. Can Banking Awareness Arihant assist in understanding banking regulations and policies? Yes, the book explains banking regulations, policies, and guidelines issued by authorities like RBI, which are crucial for banking exams and interviews. Is the Banking Awareness Arihant book updated regularly? Yes, Arihant publishes new editions periodically to include the latest banking updates, reforms, and exam patterns, ensuring aspirants have current information. Where can I purchase the latest edition of Banking Awareness Arihant? You can purchase it from leading bookstores, online platforms like Amazon, Flipkart, or directly from the

publisher?s website for the most recent edition.

Related keywords: banking awareness, arihant books, banking exams, banking knowledge, general awareness, banking terminology, banking current affairs, banking quiz, banking questions, banking aptitude

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