

# **BANKING THEORY AND PRACTICE**

**Ms. S. Sathiya Priya**  
**Dr. V. Sampathkumari**

|                                    |                                                                                                                     |
|------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| <b>Title:</b>                      | <b>Banking Theory and Practice</b>                                                                                  |
| <b>Author's Name:</b>              | <b>Ms. S. Sathiya Priya<br/>Dr. V. Sampathkumari</b>                                                                |
| <b>Published by:</b>               | <b>Shanlax Publications<br/>61, 66 T.P.K. Main Road,<br/>Vasanthanagar, Madurai – 625003,<br/>Tamil Nadu, India</b> |
| <b>Printer's Details:</b>          | <b>Shanlax Press<br/>66 T.P.K. Main Road,<br/>Vasanthanagar, Madurai – 625003,<br/>Tamil Nadu, India</b>            |
| <b>Edition Details (I,II,III):</b> | <b>I</b>                                                                                                            |
| <b>ISBN:</b>                       | <b>978-93-6163-061-3</b>                                                                                            |
| <b>DOI:</b>                        | <b><a href="https://doi.org/10.34293/shanlax.9789361630613">https://doi.org/10.34293/shanlax.9789361630613</a></b>  |
| <b>Month &amp; Year:</b>           | <b>July, 2026</b>                                                                                                   |
| <b>Copyright @</b>                 | <b>Ms. S. Sathiya Priya<br/>Dr. V. Sampathkumari</b>                                                                |
| <b>Pages:</b>                      | <b>107</b>                                                                                                          |
| <b>Price:</b>                      | <b>₹ 250 /-</b>                                                                                                     |

**Disclaimer:** The views, interpretations and conclusions in this book are solely those of the author(s). The author(s) assure that any use of AI tools has been limited only to improving grammar, spelling, and language quality, and not for generating substantive content. The publisher is not responsible for any plagiarism or AI-generated material that may appear in the manuscript. Although plagiarism and AI checks are performed using available tools, varying results across systems prevent absolute accuracy. All ethical and legal responsibilities for the content rest entirely with the author(s).

# CONTENTS

| Unit<br>No. | Title                           | Page<br>No. |
|-------------|---------------------------------|-------------|
| 1           | Introduction to Banking         | 1           |
| 2           | Banking System in India         | 25          |
| 3           | Functions of Commercial Banking | 41          |
| 4           | Negotiable Instrument Act       | 60          |
| 5           | Digital Banking                 | 81          |