

CONTENTS OF THE INDIAN BANKER (2022-2024)

The Indian Banker - 2022

S.No.	Title	Author	Volume no.	Issue	Page No.
1	Credit Appraisal for MSME (Contractors) A Suggested Method of Lending	Dr. M S Ali	Vol. 09 & 10	May 2022	24
2	Cryptocurrency Transactions The Taxation Concern	Hartosh Kumar Srivastava	Vol. 09 & 10	May 2022	36
3	Energy Independent India	Kamal Kumar Sharma	Vol. 09 & 10	May 2022	40
4	The ESG Concept Improves Efficacy of Corporate Governance and Risk Management	B. Venkateswaran	Vol. 09 & 10	May 2022	44
5	Claims under Insolvency and Bankruptcy Code, 2016	K S Hareesh Kumar	Vol. 09 & 10	May 2022	50

S.No.	Title	Author	Volume no.	Issue	Page No.
1	Leveraging Social Media Platforms for Marketing Optimisation	Arif A Khan	Vol. 09 & 11	June 2022	26
2	Production Linked Incentive Scheme A Game Changer for India?	Rakesh Yadav	Vol. 09 & 11	June 2022	34
3	Unicorn Indian Startups Local to Global	Ganga Datt Pant	Vol. 09 & 11	June 2022	39
4	Understanding IBC 2016 in a Cake Walk	Rajeev Kumar	Vol. 09 & 11	June 2022	46
5	Management of Litigation Against Banks	Anil Kumar Bansal	Vol. 09 & 11	June 2022	53

S.No.	Title	Author	Volume no.	Issue	Page No.
1	Bank Lending to Micro Enterprises and Covid 19 Emerging Challenges	Dr. V S Kaveri	Vol. 09 & 12	July 2022	26
2	Reimagining India's Digital Transformation UPI123Pay and Digisaathi	Aravind Mareedu	Vol. 09 & 12	July 2022	34

3	The Rise of Insurance Aggregator Business	Thomas Mathew	Vol. 09 & 12	July 2022	40
4	Voluntary Retention Route for Foreign Portfolio Investors	Manoj Kumar Srivastava	Vol. 09 & 12	July 2022	46
5	Secured Creditor Under IBC, 2016	K S Hareesh Kumar	Vol. 09 & 12	July 2022	52

S.No.	Title	Author	Volume no.	Issue	Page No.
1	No Code AI Will Make Banks More Agile	Ankit Ratan	Vol. X & 1	August 2022	24
2	MSMEs in India Issues Faced and Measures to Enhance Their Performance in Current Times	Ashutosh Pande	Vol. X & 1	August 2022	28
3	Metaverse Physical World with Digital World and Use in Banking	Ganga Datt Pant	Vol. X & 1	August 2022	36
4	Subprime Lending A fulcrum for Bank Finance	Sujit Kumar Suman	Vol. X & 1	August 2022	41
5	HR Audit A Guiding Tool for HRM	Subhransu Gupta	Vol. X & 1	August 2022	46
6	SARFAESI Act 2002 Legal Aspects Relating to Possession of Secured Assets	Anil Kumar Bansal	Vol. X & 1	August 2022	52
7	Central Bank Digital Currency	Dr. Bibekanand Panda, Hiralal Karnavat	Vol. X & 2	August 2023	63

S.No.	Title	Author	Volume no.	Issue	Page No.
1	International Trade	Naveen Singhal	Vol. X & 2	September 2022	29
2	Independent Directors Role, Responsibilities and Effectiveness in Corporate Governance	B Venkateswaran	Vol. X & 2	September 2022	34
3	Evolving Trends of Card Payment System	Srinivasrao Nandiwada	Vol. X & 2	September 2022	38
4	Increasing Competitiveness in the NBFC Sector Challenges and Key initiatives	Tara Prasad Misra	Vol. X & 2	September 2022	44
5	Reserve Bank - Integrated Ombudsman Scheme, 2021	K S Hareesh Kumar	Vol. X & 2	September 2022	52

6	बैंकिंग में साइबर अपराध (Cyber Crime in Banking : Format and protective measures)	Manjula Wadhwa	Vol. X & 2	September 2022	58
7	कोविड पश्चात वैश्विक स्थिति में आत्मनिर्भर भारत की भूमिका (Role of self-reliant India in the post-covid global situation)	Satish Singh	Vol. X & 2	September 2022	62

S.No.	Title	Author	Volume no.	Issue	Page No.
1	Funds Transfer Pricing: Road to Achieve Profitability	Sutapa Sinha	Vol. X & 3	October 2022	28
2	PM - KUSUM Scheme	M K Srivastava	Vol. X & 3	October 2022	33
3	Privatisation of PSBs in India Challenges and Opportunities	Dr. Narinder Kumar Bhasin & Bhagat Singh Bisht	Vol. X & 3	October 2022	40
4	Alternate Finances Competition for the Banking Sector	Sangeeta Saha	Vol. X & 3	October 2022	48
5	Industrial Disputes Act 1947 Reference of Disputes to Labour Courts	Anil Kumar Bansal	Vol. X & 3	October 2022	54
6	आत्मनिर्भर भारत : एम एस एम ई क्षेत्र की उपयोगिता	संजय कुमार	Vol. X & 3	October 2022	60
7	वित्तीय समावेशन : प्रधानमंत्री जन धन योजना की भूमिका	नीलम उपाध्याय	Vol. X & 3	October 2022	64

S.No.	Title	Author	Volume no.	Issue	Page No.
1	Anti Money Laundering The Critical Role of AML Compliance	Ravi Mishra	Vol. X & 4	November 2022	28
2	Sustainable Finance Role of Banks and Fis in Mitigation of Climate Change-related Risks	Yashwardhan Bandi	Vol. X & 4	November 2022	34
3	Embedded Finance Sturdy Revolution for Financial Services	Sujit Kumar Suman	Vol. X & 4	November 2022	39
4	Sale of 'Secured Assets' under SARFAESIA, 2022	K S Haresh Kumar	Vol. X & 4	November 2022	46
5	UPI123pay	Tushar Maheshwari	Vol. X & 4	November 2022	52
6	डेरी वित्तपोषण परियोजना	सुबह सिंग यादव	Vol. X & 4	November 2022	60

S.No.	Title	Author	Volume no.	Issue	Page No.
1	Stress Testing Role in Soundness and Resilience in Indian Banking	Naushaba Hassan	Vol. X & 5	December 2022	27
2	International Trade Settlement in Indian Rupees	Manoj Srivastava	Vol. X & 5	December 2022	32
3	Corporate Insolvency Laws One Size Fits All Approach	Abhishek Mehyd	Vol. X & 5	December 2022	44
4	Indian Rs. Metamorphosis SWOT Analysis of CBDC	Sunil Dasari	Vol. X & 5	December 2022	48
5	Department Enquiries Scope of Judicial Review	Anil Kumar Bansal	Vol. X & 5	December 2022	54
6	बैंकिंग सेवाओं का डिजिटल के माध्यम से विवरण	विजय प्रकाश श्रीवास्तव	Vol. X & 5	December 2022	62

The Indian Banker - 2023

S.No.	Title	Author	Volume no.	Issue	Page No.
1	The Money Factory Creation / Mining of Legal Tender	Naveen Singbal	Vol. 10 & 06	January 2023	24
2	Embedded Finance Collaboration of Financial Services with Technology	Prasanna Babu M R	Vol. 10 & 06	January 2023	30
3	MMGNREG Schem Challenges and Suggestions	Hartosh Srivastava	Vol. 10 & 06	January 2023	37
4	Impact of Knowledge Management On Organisational Performance in Banks during Covid-19	Dr. Lakshmi Prasad Padhy	Vol. 10 & 06	January 2023	42
5	Banking on Gig Economy	Dinesh Mishra	Vol. 10 & 06	January 2023	49
6	जन समर्थ पोर्टल : ऋण सहबद्ध सरकारी योजनाओं के लिये राष्ट्रीय पोर्टल	तुषार माहेश्वरी	Vol. 10 & 06	January 2023	58

S.No.	Title	Author	Volume no.	Issue	Page No.
1	What Ails Primary Cooperative Banks A Multidimensional Analysis	Dr. Ashish Srivastava	Vol. 10 & 07	February 2023	12
2	Tracing the Current Dynamics of Inflation in India	Dr. Rashmi Tripathi	Vol. 10 & 07	February 2023	20
3	Understanding Decentralised Finance (DeFi) And Its Convergence with Centralised Finance (CeFi)	Arif A. Khan	Vol. 10 & 07	February 2023	26
4	ONDC - Open Network for Digital Commerce More Power to Consumers	Manoj Srivastava	Vol. 10 & 07	February 2023	32
5	RegTech Solutions Driving the Regulatory and Compliance Landscape	Thomas Mathew	Vol. 10 & 07	February 2023	40
6	Doctrine of Priority of State Debts Impact on Recovery of Banks' Dues	Anil Kumar Bansal	Vol. 10 & 07	February 2023	52
7	भारतीय अर्थव्यवस्था में मंदी के आसार नहीं	सतीश सिंह	Vol. 10 & 07	February 2023	62

S.No.	Title	Author	Volume no.	Issue	Page No.
1	Financing the Net Zero An opportunity for the Banking Sector	Kavita arya	Vol. 10 & 08	March 2023	12
2	e-Rupee Steppingstone to a Paperless Economy	Raiba Spurgeon	Vol. 10 & 08	March 2023	18
3	Crossroads in the Credit Card Industry The Trends	Sangeeta Saba	Vol. 10 & 08	March 2023	24
4	Receivables in Working Capital Finance A Banker's Dilemma	G. Venkateswara Rao	Vol. 10 & 08	March 2023	32
5	'Moratorium' Under Insolvency and Bankruptcy Code, 2016	K. S. Hareesh Kumar	Vol. 10 & 08	March 2023	38
6	Digital Personal Data Protection Bill, 2022 How are Banks Going to be Impacted?	Yashwardhan Bandi	Vol. 10 & 08	March 2023	45
7	Digital Banking Units Minimum Infrastructure, Maximum Services	Ganga Datta Pant	Vol. 10 & 08	March 2023	50

8	Reinventing the Training Function in Banks	Vijay Prakash Srivastava	Vol. 10 & 08	March 2023	56
9	बैंकिंग में अनुपालन संस्कृति का महत्व	नौशाबा हसन	Vol. 10 & 08	March 2023	62

S.No.	Title	Author	Volume no.	Issue	Page No.
1	Banking Industry 75 Years of Independent India	V S Kaveri	Vol. 10 & 09	April 2023	12
2	Government e-Marketplace A Boon for Public Procurement	Amit Roy	Vol. 10 & 09	April 2023	21
3	Credit Risk Mitigation Strategies in Financing Agriculture Loans An Overview	N Vani	Vol. 10 & 09	April 2023	28
4	Impact of Climate Change on Banking	Gyan Rajan Das	Vol. 10 & 09	April 2023	34
5	High Conflict Personalities How to Identify and Deal with Them	A K Jagannathan	Vol. 10 & 09	April 2023	40
6	Insolvency and Bankruptcy Code 2016 Provisions Relating to the Regulation of IPs, IPAs and IUs	Anil Kumar Bansal	Vol. 10 & 09	April 2023	47
7	Subsidisation in the Indian Economy Concerns and Suggestions	Hartosh Kumar Srivastava	Vol. 10 & 09	April 2023	54
8	सक्षम बैंकिंग : समृद्ध भारत' बदलता परिदृश्य और बैंको की भूमिका	अखिलेश शुक्ला	Vol. 10 & 09	April 2023	60

S.No.	Title	Author	Volume no.	Issue	Page No.
1	Emerging Banking Ecosystem Roadmap to Become Future-Ready	Ashutosh Pande	Vol. 10 & 10	May 2023	14
2	New Standardised Approach The Revised Standard for Operational Risk Capital	Raj Kumar Sharma	Vol. 10 & 10	May 2023	23
3	Banking Industry 75 Years of Independent India	V S Kaveri	Vol. 10 & 10	May 2023	28
4	Encumbrance Certificate Scope of Security Interest Protection	Seetipalli Dheerendra	Vol. 10 & 10	May 2023	33

5	Foreign Contribution Regulation Act (FCRA)	Manoj Kumar Srivastava	Vol. 10 & 10	May 2023	42
6	Repayment Plan' Under IBC, 2016	K S Hareesh Kumar	Vol. 10 & 10	May 2023	50
7	डिजिटल ऋण	विनय कुमार पाठक	Vol. 10 & 10	May 2023	58
8	जलवायु परिवर्तन पर्यावरण के लिए गंभीर चुनौती	मंजुला वाधवा	Vol. 10 & 10	May 2023	62

S.No.	Title	Author	Volume no.	Issue	Page No.
1	Negotiation Ecosystem : The Practical Way	Ranjita Sharan Singh	Vol. 10 & 11	June 2023	12
2	Recent Regulatory Initiatives	Kalicharan Das	Vol. 10 & 11	June 2023	19
3	Central Bank Digital Currency or e-₹ Future Currency of Digital India	Suraj Kumar Shoundik	Vol. 10 & 11	June 2023	28
4	FPI Investments in India Debt and Equity	Dr N K Kishore, Dr Venu Gopal Rao	Vol. 10 & 11	June 2023	33
5	Notification of the Amendments under the PMLA To Strengthen Regulation of Crypto and Virtual Digital Assets	Hartosh Kumar Srivastava	Vol. 10 & 11	June 2023	38
6	Digital India	Srinivasrao Nandiwada	Vol. 10 & 11	June 2023	42
7	Insolvency and Bankruptcy Code 2016 'Commercial Wisdom' of CoC	Anil Kumar Bansal	Vol. 10 & 11	June 2023	48
8	संभावनाओं से भरा खाद्य व कृषि प्रसंस्करण क्षेत्र एव बैंकिंग उद्योग	नौशाबा हसन	Vol. 10 & 11	June 2023	54
9	वित्तीय साक्षरता	नीलम उपाध्याय	Vol. 10 & 11	June 2023	58
10	कौशलयुक्त युवा करेंगे समृद्धि का मार्ग प्रशस्त	सतीश सिंह	Vol. 10 & 11	June 2023	62

S.No.	Title	Author	Volume no.	Issue	Page No.
1	Evolving Risk Management Systems in Banks	Dr k Srinivasa Rao	Vol. 10 & 12	July 2023	12
2	Insolvency and Bankruptcy Code, 2016 A Real Game-Changer	Dr. Lakshmi Prasad Padhy	Vol. 10 & 12	July 2023	18

3	Forfeiture of the Bid Money Under SARFAESIA, 2022	K S Haresh Kumar	Vol. 10 & 12	July 2023	25
4	Natural Justice: Audi Alteram Partem Declaration of Wilful Defaulters by Banks	Deepak Narang	Vol. 10 & 12	July 2023	30
5	Be Vigil to Blow Whistle	Sutapa Sinha	Vol. 10 & 12	July 2023	34
6	Developing Digital Mindset in PSBs	Deepak Nagar	Vol. 10 & 12	July 2023	40
7	MSME Competitive (LEAN) Scheme	Ganga Dutt Pant	Vol. 10 & 12	July 2023	44
8	डेटा सुस्पष्टता का बैंकिंग क्षेत्र में महत्त्व	दीपिका रमनानी	Vol. 10 & 12	July 2023	52
9	डिजिटल ऋण जोखिम एवं विनियामक आवश्यकताएँ	संजय कुमार	Vol. 10 & 12	July 2023	58
10	सुदृढ़ एवं सशक्त भारत की नींव नई विदेश व्यापार नीति २०२३	प्रवीण कुमार	Vol. 10 & 12	July 2023	62

S.No.	Title	Author	Volume no.	Issue	Page No.
1	COVID-19 Pandemic And Trends of Bank Credit in India	Dr. Ashish Srivastava	Vol. 11 & 01	August 2023	12
2	Cyber Insurance To Counter Cyber Threats and Frauds	Ashutosh Pande	Vol. 11 & 01	August 2023	20
3	Crypto currency An Early Death by Deterrence, Is It?	Neha Nidhi	Vol. 11 & 01	August 2023	29
4	Expected Credit Loss Approach A New Credit Risk Model for Indian Banks	Dr. Sai Sudha	Vol. 11 & 01	August 2023	34
5	Financial Inclusion Through PMJDY A Step Towards Financial Wellness	S Abinaya and K Alamelu	Vol. 11 & 01	August 2023	40
6	Foreign Trade Policy 2023 An Open Ended Policy	Hartosh Kumar Srivastava	Vol. 11 & 01	August 2023	46
7	Insolvency and Bankruptcy Code, 2016 Avoidable Transactions	Anil Kumar Bansal	Vol. 11 & 01	August 2023	51
8	वित्तीय समावेशन में भारतीय भाषाओं का योगदान	नौशाबा हसन	Vol. 11 & 01	August 2023	58

9	डिजिटल साक्षरता के माध्यम से बैंकों में जोखिम प्रबंधन	मंजुला वाधवा	Vol. 11 & 01	August 2023	62
---	---	--------------	--------------	-------------	----

S.No.	Title	Author	Volume no.	Issue	Page No.
1	Digital Banking in India : Impact on Customer Satisfaction	Dr. Narinder Kumar Bhasin	Vol. 11 & 02	September 2023	12
2	Multifaceted Dimensions of Risk Management in Banks : Lessons from the SVB Collapse	Deepika Ramnani	Vol. 11 & 02	September 2023	23
3	Green Bonds India's Launchpad to Sustainable Finance	Raiba Spurgeon	Vol. 11 & 02	September 2023	28
4	Cryptocurrency	Naveen Singbal	Vol. 11 & 02	September 2023	36
5	Service Jurisprudence Relating to Probation and Confirmation	Anil Kumar Bansal	Vol. 11 & 02	September 2023	43
6	National Bank for Financing Infrastructure and Development (NaBFID)	Ganga Datt Pant	Vol. 11 & 02	September 2023	48
7	भूमि सुधार एवं बैंक ऋण की कार्यनीति	सुबह सिंह यादव	Vol. 11 & 02	September 2023	56
8	प्रत्यायोजन एवं कार्यान्वयन : कुशल नेतृत्व के महत्वपूर्ण अंग	विनय कुमार पाठक	Vol. 11 & 02	September 2023	62

S.No.	Title	Author	Volume no.	Issue	Page No.
1	Risk - Based Internal Audit (RBIA) in Indian Banks : A Strategic Tool for Corporate Governance	Dr. Lakshmi Prasad Padhy	Vol. 11 & 03	October 2023	12
2	First Loss Default Guarantee Possible Impact on Digital Lending	Dr. Deepak Kumar	Vol. 11 & 03	October 2023	19
3	'Voting Share' and 'Voting' Under Insolvency and bankruptcy Code, 2016	K. S. Hareesh kumar	Vol. 11 & 03	October 2023	24
4	Harnessing Headwinds and Tailwinds A Risk Perception	Amarnath Jha	Vol. 11 & 03	October 2023	30
5	Bank Deposits Vs Mutual Funds As Investment Options for Small Retail Investors	Dr. Tapas Kumar Parida	Vol. 11 & 03	October 2023	36

6	Audit and Inspection Systems in UCBs Presentation, Disclosures and Compliance	Madhav Prabhune	Vol. 11 & 03	October 2023	40
7	Kisan Credit Card (KCC) Benefits and Challenges	Sandeep Gupta	Vol. 11 & 03	October 2023	46
8	कर्ज की समस्या से जूझती वैश्विक अर्थव्यवस्था	संजय नाफड़े	Vol. 11 & 03	October 2023	54
9	डिजिटल ऋण चुनौतियां एवं संभावनाएं	डॉ. साकेत सहाय	Vol. 11 & 03	October 2023	57
10	बैंको में मानव संसाधन प्रबंधन एच आर एनालिटिक्स की भूमिका	विजय प्रकाश श्रीवास्तव	Vol. 11 & 03	October 2023	62

S.No.	Title	Author	Volume no.	Issue	Page No.
1	Swift Hactivism and Cyber Security Precautions to be Taken by Banks	Tejaswi Karri	Vol. 11 & 04	November 2023	14
2	Capturing the New Age Consumer A Guide to Millennial and Gen Z Engagement	Amit Devendra Kumar	Vol. 11 & 04	November 2023	23
3	Risk Management From the Crisis of Yesteryears to the Way Forward for Indian Financial Sector	Kamal Kumar Sharma	Vol. 11 & 04	November 2023	28
4	Workplace Spirituality in the Banking Sector For Greater Organisational Commitment and Self-fulfilment	Vikas Mahangare	Vol. 11 & 04	November 2023	32
5	Data Privacy and Data Security in Banking Sector	Sangeeta Sahu	Vol. 11 & 04	November 2023	40
6	Straight Through Processing (STP) A Key Component for Digital Lending in Banks	Ganga Datta Pant	Vol. 11 & 04	November 2023	45
7	Insolvency and Bankruptcy Code 2016 Liquidation of Corporates	Anil Kumar Bansal	Vol. 11 & 04	November 2023	50
8	हिंदी का वैश्विक फलक	सतीश कुमार सिंह	Vol. 11 & 04	November 2023	62

S.No.	Title	Author	Volume no.	Issue	Page No.
-------	-------	--------	------------	-------	----------

1	Evolving Credit Landscape For Indian Banking Sector	Dr. Rashmi Tripathi	Vol. 11 & 05	December 2023	12
2	Public Procurement An Analysis of the Process and its Effectiveness	Prodosh Ganguly	Vol. 11 & 05	December 2023	22
3	Climate Risk and its Transmission to Banking Channel	Mani Bhushan Kumar	Vol. 11 & 05	December 2023	32
4	Competency-Based HR in Banks Role of Assessment and Development Centres	Vijay Prakash Srivastava	Vol. 11 & 05	December 2023	38
5	Capacity Building Imperative for Banking of Tomorrow	Dinesh Mishra	Vol. 11 & 05	December 2023	42
6	Behind the Balance Sheet Exploring Financial Statement Manipulation and Strategies for Detection	Neelotpal Banerjee	Vol. 11 & 05	December 2023	49
7	Interoperable Cardless Cash Withdrawal through ATMs	Sumit Roy	Vol. 11 & 05	December 2023	54
8	दो बैंको की विफलता की कहानी	भगत सिंह बिष्ट और डॉ. नरेंद्र कुमार भसीन	Vol. 11 & 05	December 2023	60
9	डिजिटल बैंकिंग इकाइयां समावेशी बैंकिंग की दिशा में एक महत्वपूर्ण कदम	डॉ. साकेत सहाय	Vol. 11 & 05	December 2023	63

The Indian Banker - 2024

S.No.	Title	Author	Volume no.	Issue	Page No.
1	FIBAC 2023 RBI Governor Delivers Inaugural Address	-	Vol. 11 & 06	January 2024	12
2	CD Ratio and Bank Profitability : A Factual Study	Puneet Kumar	Vol. 11 & 06	January 2024	24
3	Handling of Counterfeit Currency Notes Risks and Compliances	Piyush Kumar Jha	Vol. 11 & 06	January 2024	31
4	Fisheries A Treasure Trove Under the Water	Md Shahid Kabeer	Vol. 11 & 06	January 2024	38

5	Evolution of Banking With Emerging Technologies A Changed Way to Reach the Customer	Md Nasim Anwer	Vol. 11 & 06	January 2024	46
6	Insolvency and Bankruptcy Code, 2016 Inspection and Investigation	Anil Kumar Bansal	Vol. 11 & 06	January 2024	52
7	मेक इन इंडिया समस्याए व समाधान	सतीश कुमार सिंह	Vol. 11 & 06	January 2024	60

S.No.	Title	Author	Volume no.	Issue	Page No.
1	Wilful Defaulters in Banks in India Suggested Monitoring Strategies	Dr. V. S. Kaveri	Vol. 11 & 07	February 2024	12
2	Pulling Down the Elephant Downgrading of USA's Credit Rating	Ashish Bansal	Vol. 11 & 07	February 2024	19
3	Fintech Revolution Transforming India's Financial Landscape	Dr. Ravindra S. Deshmukh	Vol. 11 & 07	February 2024	26
4	DeFi in the Era of Banking 4.0 Navigating Challenges and Seizing Opportunities in India	Vinoth Mani M	Vol. 11 & 07	February 2024	32
5	Customer Centric Approach	Vinod Haldankar	Vol. 11 & 07	February 2024	39
6	Changing Dynamics of the Banking Sector Through the Lens of design Thinking	Dr. Saurabh Agarwal and Deobrata Ranjan Das	Vol. 11 & 07	February 2024	44
7	Staff Litigation in Banks	K. S. Hareesh Kumar	Vol. 11 & 07	February 2024	50
8	सतत विकास की राह सी. एस. आर.	प्रवीण कुमार	Vol. 11 & 07	February 2024	62

S.No.	Title	Author	Volume no.	Issue	Page No.
1	A Demand-Side Approach to Financial Inclusion Insights and Perspectives	Dr. Ashish Srivastava	Vol. 11 & 08	March 2024	12
2	Systems and Processes An Alternative Approach to Fraud Management	Rajesh Ramakrishnan and Dr. Smita Roy Trivedi	Vol. 11 & 08	March 2024	21

3	Usage of AI in Banking Ethical Challenges of Bias, Fairness, Transparency, and Accountability	Dr. Thiruma Valavan A	Vol. 11 & 08	March 2024	26
4	Higher Risk Weightage on Personal Loans	Sanjay Nafde	Vol. 11 & 08	March 2024	32
5	Guiding Policymaking Towards Portal of Discovery	Neha Nidhi	Vol. 11 & 08	March 2024	36
6	Driving the Future of Digital Transactions	Kirthi Prasad	Vol. 11 & 08	March 2024	41
7	People Analytics in Banking An Overview	Sangeeta Sahu	Vol. 11 & 08	March 2024	46
8	Insolvency Resolution Process under IBC, 2016 Maximisation of Value of Assets	Anil Kumar Bansal	Vol. 11 & 08	March 2024	52
9	जैविक खेती आवश्यकता एवं महत्व	सुबह सिंह यादव	Vol. 11 & 08	March 2024	58
10	फिनटेक के बढ़ते कदम और बैंकिंग	विजय प्रकाश श्रीवास्तव	Vol. 11 & 08	March 2024	64