

Banking Sector Module

➤ **Introduction to Banking**

1. Fundamental role and evolution
2. Banking structure in India
3. Licensing of banks in India
4. Branch licensing
5. Foreign Banks
6. Private Banks – Capital and voting rights
7. Dividend
8. Corporate Governance

➤ **Banking and the Economy**

1. Cash Reserve Ratio (CRR)
2. Statutory Liquidity Ratio (SLR)
3. Repo and Reverse Repo
4. Open Market Operations
5. Security Valuation
6. Capital Account Convertibility

➤ **Bank Deposits, Nomination and Deposit Insurance**

1. Kinds of deposits
2. Joint accounts
3. Nomination
4. Closure of deposit accounts
5. Deposit insurance.

➤ **Other Banking services**

1. Fund-based services.
2. Non-Fund based services.

3. Money Remittance Services
4. Banking Channels.

➤ **Bank – Customer Relationship**

1. Roles of Banks.
2. Bankers' obligation of secrecy

➤ **Security Creation**

1. Pledge
2. Hypothecation
3. Mortgage
4. Assignment

➤ **NPA and curitisation**

1. Non-Performing Assets
2. NPA categories
3. NPA Provisioning Norms
4. SARFAESI Act.

➤ **Understanding a Bank's Financials.**

1. Balance Sheet
2. Profit & Loss Account
3. Camels Framework.

➤ **Basel Framework.**

1. Bank for International Settlements (BIS)
2. Basel Accords

➤ **Regulatory Framework (Part 1)**

1. Anti-Money Laundering and Know Your Customer
2. Banking Ombudsman Scheme, 2006

➤ **Regulatory Framework (Part 2)**

1. Indian Contract Act, 1872
2. Sales of Goods Act, 1930
3. Negotiable Instruments Act, 1881
4. The Limitation Act, 1963

➤ **Financial Inclusion**