

## 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 a counts
  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 Securitisation**
    1. Non-Performing Assets
    2. NPA categories
    3. NPA Provisioning Norms
    4. SARFAESI Act
  - **Understanding a Bank’s Financials**
    1. Balance Sheet
    2. Profit and 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**