Commercial Banking in India: A Beginner’s

➢ Introduction
Definition of banks, Evolution of Commercial Banks in India, Functions of Commercial Banks, Competitive Landscape of Banks in India.

➢ Banking Structure in India
Banking Structure in India, Role of RBI vis-à-vis other commercial banks.

➢ Bank Deposit Accounts
Introduction to Bank Deposits, Types of Deposit Accounts, Strategies of mobilizing deposits, Common guidelines of opening and operating accounts, deposit related services, Deposit services offered to Non-Resident Indians, Deposit Insurance

➢ Basics of Bank Lending
Principles of Lending and Loan Policy, Basics of Loan Appraisal, Credit decision-making and review, Types of Advances, Management of Non-Performing Assets.

➢ Bank Investments
Investment Policy, Statutory Reserve Requirements, Non-SLR Requirements, Banks’ Investment Classification and Valuation Norms.

➢ Other Activities of Commercial Banks
Other Basic Banking activities, Para-banking Activities.

➢ Relationship between Banks and Customers
Strategy for expanding customer base, services to different customer groups, competition among banks for customers, customer relationship management, Banking Options ombudsman Scheme, Know Your Customer (KYC) norms Evolving Trends in Modern Banking Technology, Outsourcing of Non-core Activities, Financial Inclusion