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  

- **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**