

Banking (BANK)

Paper-I

Theory – 40
Practical - 60

Unit-1 Financial Literacy and Education

- Basic of Banking
- Basics of Banking Skills

Unit-II General Banking

- Basic principles of Banking
- Structure of Indian banking system
- Functions of banks
 - Indian banking : Recent Trends
 - E.banking
 - KYC norms

Unit III Bank Deposits

- Various types of deposits and products offered by the bank
- Procedure for account opening, operation & closing of accounts
- Various types of customers and operation of their accounts
- Loan against deposits
- Basic information on cheque
- Electronic transfer of funds/remittances
- Banker' secrecy of accounts

Unit-IV Introduction to Financial Planning

- Client planner relationship
- Gathering client data
- Client objectives and needs
- Preparing the financial plan : Aspects and considerations
- Professionalism & ethics in financial planning practices
- Regulatory requirements
- Risk tolerance and client behavior
- Asset management
- Personal financial statements
- Financial mathematics(Time Value of Money)
- Economic environments and indicators
- Forms of business ownerships
- Way of taking title to property
- Legal aspects of financial planning

Practical:

- Human Resource Management, building an Hr Strategy, Motivation, Training and Skill Development, Personnel Management and Industrial Relations

Paper-II

Theory – 40
Practical - 60

Unit-I Anti Money Laundering

- What is money laundering?
- Prevention of Money Laundering Act (PMLA), 2002
- RBI guidelines
- Introduction to anti money laundering
- Know your customer
- Customer identification procedure
- KYC and risk profile of the customer
- Covered/exempted product under the preview of AML requirement
- Sources of fund
- Suspicious transactions
- Record keeping
- International initiative for anti-money laundering
- Financial action tax force
- Us patriot act
- Asia/pacific group of money laundering

Unit-II Know Your Customer(KYC)

- Definition of agent
- IRDA regulation 2000
- Role of an agent
- Code of ethics
- Compliance
- Responsibilities of associates and advisors
- Protection of company assets
- Reporting to illegal and unethical behaviour

Unit-III Basics of Risk Management

- Introduction to risk
- Risk management
- Risk identification
- Risk evaluation
- Risk control
- Risk Financing – General
- Risk Financing – Transfer
- Risk Financing – Retention
- Alternative risk transfer
- Corporate risk management

- Changing trends in risk management
- Risk management and shareholder value

Unit-IV Financial Inclusion and Role of BCs/BFs

- Micro finance and its importance in financial inclusion
- Channels for delivering micro credit
- SHG- Bank linkages
- Group dynamics and peer pressure in SHG model
- Need for and role of business facilitators and business correspondents in financial inclusion
- Different activities out sourced by banks
- Monitoring and control of BC/BF

Practical:

- An overview of various skills needed by business facilitators/business correspondents skills that make them effective in their role:
communication and interviewing skills
- Borrower profiling skill
- Debt management skill
- Cash flow working and Cash Budgeting Technique
- Credit counseling and financial advising skills
- Financial literacy and financial education
- Marketing skill
- Cross selling skill