

CERTIFICATE COURSE IN BANKING

Functions of Banks

Deposit Mobilisation

Banker-Customer relations - Know your Customer (KYC) guidelines-Different Deposit Products - services rendered by Banks - Mandate and Power of attorney; Banker's lien – right of set off - garnishee order - Income tax attachment order etc.

Payment and collection of Cheque - duties and responsibilities of paying and collecting banker-protection available to paying and collecting banker under NI Act - endorsements - forged instruments - bouncing of cheques and their implications.

Opening of accounts for various types of customers - minors - joint account holders - HUF - firms - companies - trusts - societies - Govt. and public bodies Importance of AML.

Credit Creation

Principles of lending - various credit Products / Facilities - working capital and term loans - Credit Appraisal Techniques - Approach to lending; - credit management - credit monitoring - NPA Management. Different types of documents; Documentation Procedures; Stamping of documents Securities - Different modes of charging - types of collaterals and their characteristics Priority Sector Lending - sectors - targets - issues / problems - recent developments - Financial Inclusion.

Small and Retail Financing

New Products & Services -Factoring, Securitisation, bancassurance, Mutual Funds etc. Credit Cards / Home Loans / Personal Loans / Consumer Loans-Brief outline of procedures and practices. Ancillary Services : Remittances, Safe Deposit lockers etc.

Banking Technology

Electronic Banking- Core Banking -Electronic products Banking Technology - Distribution channels - Teller Machines at the Bank Counters – Cash dispensers - ATMs

- Anywhere Anytime Banking - Home banking (Corporate and personal) Electronic Payment systems. On line Banking - Online enquiry and update facilities - Personal identification numbers and their use in conjunction with magnetic cards of both credit and debit cards, smart cards, signature storage and display by electronic means, cheque truncation, microfiche, note and coin counting devices. Electronic funds transfer systems - plain messages (Telex or data communication) - structured messages (SWIFT, etc.) – RTGS Information Technology - Current trends - Banknet, RBI net, Datanet, Nicnet, I-net, Internet, E mail, etc...- Role and uses of technology up gradation - Global developments in Banking Technology - Information Technology in finance and service delivery Impact of Technology on Banks - Protecting the confidentiality and secrecy of data - effect on customers and service quality - Computer Audit -Information System Audit. Information System Security and Disaster Management.

Marketing of Banking Services Products

Marketing Management - Meaning, Importance and Functions - Marketing of Services - Product Research & Development - Test marketing of bank products - Product Life Cycle - Product Modification - New Product Development - Packaging and Branding of bank products - Diversification - Pricing of bank products and services - Objectives, Strategies and Methods - Factors Influencing the Pricing Decisions, Importance of Pricing. Distribution – Factors Influencing - Direct and Indirect Channels of bank products - Physical Distribution – Channel Functions and Services - Promotion - Promotion Mix and Role of Promotion in Marketing - Marketing Information Systems. Role of DSA / DMA in Bank Marketing Channel Management Selling function in a bank Portfolio and Wealth Management Tele marketing / Mobile Phone banking.

Central Banking in India

Reserve Bank of India: Organisational evolution, Constitution and Governance, Major organizational and Functional Developments over time, Recent Developments, RBI Act. India Specific Issues: Banking Regulation Act, FEMA, Banking Ombudsman Scheme, Financial Sector reforms, other financial regulators and division of functions. Institutions set up by RBI; NABARD, IDBI, DFHI, IRBI, UTI. Glossary of Central Banking Terms.