

G. H. RAISONI INSTITUTE OF BUSINESS MANAGEMENT

CERTIFICATE COURSE IN BANKING TECHNOLOGY AND FINANCIAL PRODUCTS

OVERVIEW

Digital banking is the move to online banking where banking services are delivered over the internet. The advantages for banks and customers are providing more convenient and faster banking services. The shift from traditional to digital banking has been gradual and should be rather described in degrees of service digitization than through a categorization into yes and no. It involves high levels of process automation and web-based services and may include APIs enabling cross-institutional service composition to deliver banking products and provide transactions. It provides the ability for users to access financial data through desktop, mobile and ATM services.

OBJECTIVES

- To study the overall Indian Banking System.
- To Get knowledge of Banking & Financial products
- To enable students to understand and analyses various investment alternatives

CURRICULUM

Unit-1 Introduction to Banking

Lecture: 8

- a) Banking System in India
- b) Commercial banking Structure: Meaning, Role & Functions of the Banks
- c) Liabilities & assets of the Banks
- d) New Concepts in Banking: Retail Banking, Microfinance, Credit/ debit cards, ATM's, Online banking, Mobile Banking
- e) Non-banking Financial Corporations: Role & Growth, Types of NBFC's, Regulations & RBI's control Opportunities in banking
- f) Quality of Customer services in commercial Banks

- g) Latest in Banking
 - i) Autonomy packages in Banks
 - ii) Banking Cash transaction tax
 - iii) Service tax on Financial Services
 - iv) Dividend policy for Banks
 - v) Corporate Debt Restructuring (CDR)
 - vi) Depository systems – NSDL, Dematerialization
 - vi) Core Banking Solutions
 - vii) RTGS & NEFT

Unit -2: Credit planning & Management

Lecture: 8

- a) Objective & Scope
- b) CRR, SLR, Bank Rate, Repo Rate, Reverse Repo Rate
- c) Priority Sector Lending
- d) NPA management-
- e) Meaning, Impact, Process
- f) Recovery mechanism and management
- g) Provisioning required as per RBI directives.

Unit -3: Financial Services

Lecture: 4

- a) Meaning Significance, functions, features, constituents, problems,
- b) Evolution of financial services in India

Unit -4: Insurance

Lecture: 4

- a) Insurance: Meaning, Principles & Roles
- b) Types of insurance – Life (normal & health), General, Agricultural & Bancassurance, Re-insurance, Group insurance & micro-insurance. ,
- c) Types of Policies
- d) Regulatory framework in India, Claims

Unit -5: Mutual Funds

Lecture: 6

- a) Mutual funds: Meaning, Evolution, Performance & its measures, Advantages, Growth in India

b) Types of mutual funds Schemes, Regulatory aspects, Financial risk

c) Open v/s Closed, Debt v/s Equity

d) Tax implications & transparency in MFs

e) Introduction to Hedge funds & Participatory notes

Unit -6: Merchant banking services

Lecture: 4

a) Merchant banking; Meaning, Scope, Functions

b) Set-up of merchant banking in India: Registration, issue Manager,

c) Merchant banking in India & its Future prospects.

