Banking (BANK)  
Paper-I  

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’s 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:  
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 outsourced 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