

### Programme in Premier Banker Pedagogy

<b>Course Name</b>	<b>PREMIER BANKER</b>
<b>Course Name as on Certificate</b>	<b>PROGRAMME IN PREMIER BANKER</b>
<b>Certificate Type</b>	Certificate of Completion by IIT-MADRAS
<b>Certificate Issued by</b>	IIT MADRAS
<b>Course Objectives</b>	<ol style="list-style-type: none"> <li>1. Get an in-depth understanding of Banking and Finance, Digital Banking, Mutual Funds and more.</li> <li>2. <b>A banking and financial toolkit</b> for the modern business environment that empowers you to make <b>more strategic managerial and business decisions</b>.</li> <li>3. The <b>ability to understand</b> banking and financial reports, analyse the banking financial health of any organisation, and forecast for future success.</li> <li>4. To build the <b>confidence to contribute</b> to banking financial discussions and decision-making.</li> <li>5. To provide invaluable insight from <b>expert faculty and a certificate from the IIT</b>.</li> <li>6. This course will give you a <b>comprehensive picture of the banking and finance industry</b>.</li> <li>7. The course will give <b>knowledge inputs</b> to the candidates and expose them to the <b>operational processes and modern banking environment</b> so that they can effectively carry out Banking and Finance related Operations.</li> <li>8. Your chance to succeed in the high growth, high potential banking industry starts with this course.</li> </ol>
<b>Eligibility</b>	A bachelor's degree from a recognized Indian University or students pursuing graduation
<b>Pre Requisites</b>	Basic understanding on Indian Banking Sector.
<b>Target Segment</b>	<ul style="list-style-type: none"> <li>• Students who are keen to build a career by working for a Bank.</li> <li>• Executives who are part of BFSI and want to upgrade skill set for better career opportunities.</li> </ul>
<b>Course Content</b>	<b>See Enclosed Programme details – as Annexure 1</b>

<b>Pedagogy</b>	<ul style="list-style-type: none"> <li>• The Primary method of instruction will be through Online Video Classes.</li> <li>• Participants can access the courses via Desktop / Laptop / Smart phone.</li> <li>• The lectures and content are created by Financial Market Experts, Eminent Trainers &amp; Well known Academician who are quiet experienced.</li> <li>• This programme is a Compilation of Video Lectures, Mock Tests, Examination</li> </ul>
<b>Assessment</b>	The students can assess their learning by undertaking Mock Tests and Examination.
<b>Programme Faculty</b>	Programme Faculty is a Senior Academicians with more than 30 years of experience in Teaching
<b>Duration</b>	250 Hours of Theory and 6 Months of Training in Banks and other NBFC's.
<b>Validity</b>	<p>The course validity is 1 Year.</p> <p>Students will have to complete the theory classes within 6 months after registering for the course and will have to proceed with the training sessions in Banks and NBFCs.</p>

<p><b>Programme Highlights/USPs</b></p>	<p><b>On successful completion of the programme, you will have a good understanding of</b></p> <ul style="list-style-type: none"> <li>• Digital Ecosystem of Banks and other NBFC’s.</li> <li>• Types of offers provided by banks and NBFC’s</li> <li>• Deeper understanding of Mutual Funds and Financial Market.</li> <li>• A thorough knowledge about the functions of financial institutions.</li> <li>• To know the role of banks in loan processing, deposits and other investments.</li> <li>• To understand the roles of Banks and NBFC’s in economic growth.</li> </ul> <p><b>Other Highlights:</b></p> <ul style="list-style-type: none"> <li>• Opportunity to earn a Certificate from IIT Madras.</li> <li>• Lectures imparted by Eminent Academicians and practicing Industry Experts.</li> <li>• Fully Online Pre-Recorded Course with online lectures that provides a “real” classroom experience in a “virtual” environment.</li> <li>• Seamless technology that can transmit lecture videos effectively at home broadband connection of 512 kbps.</li> <li>• User friendly and easy to use technology interface. No expensive and time-consuming software/hardware installations required at your end.</li> <li>• Through our web portal, Students are provided access to course presentations, case studies, assignments and other reference materials as applicable for specified courses</li> <li>• Learn from Anywhere – No need to travel to an institute or training centre. Learning continues even if you are traveling or not available at any specific location. You may also learn from the comfort of your home at your convenient time.</li> <li>• <b>After completion of the Level-1, the students will be directed to work a Banking environment for 6 months.</b></li> </ul>		
<p><b>Total Fees</b></p>		<p><b>Total Fees (Rs.)</b></p>	
	<p>Total Programme Fee</p>	<p>50,000+ GST</p>	

## **Syllabus**

### **CHAPTER 1- BANKING AND FINANCE**

#### **OVERVIEW OF BFSI INDUSTRY**

- KEY PLAYERS IN BFSI INDSTRY
- ORGANIZED AND UNORGANISED FI'S
- REGULATORS OF BFSI

#### **EVOLUTION OF MONEY AND BANKING**

- EVOLUTION OF MONEY FROM BATTER SYSTEM TO DIGITA BANKING
- FUNCTIONS OF MONEY
- EVOLUTION OF BANKING

#### **ROLE OF BANKS AND BANKING PRODUCTS AND SERVICES**

- BUSINESS OF BANKING
- ROLE OF BANKS
- BANK PRODUCTS AND SERVICES AS FINANCIAL INTERMEDIARY
- BANK PRODUCTS AND SERVICES AS CONSTITUENT OF PAYMENT AND SETTLEMENT SYSTEM
- BANK PRODUCTS AND SERVICES AS PROVIDER OF OTHER FINANCIAL SERVICE

#### **BANKING TECHNOLGOY AND TRENDS**

- ROLE AND BENEFITS OF TECHNOLOGY
- NEW PRODUCTS AND SERVICES IN BANKING
- TECHNOLOGY AND BUSINESS OF BANKING

#### **TYPES OF FINANCIAL CUSTOMERS**

- INDIVIDUAL & NON INDIVIDUAL CUSTOMERS

#### **WEALTH MANAGEMENT**

- CONCEPT OF WELATH MANAGEMENT
- WEALTH CREATION

#### **OVERVIEW OF OTHER FINANCIAL PRODUCTS AND SERVICES**

- EQUITY
- MUTUAL FUND

- FIXED INCOME SECURITIES
- DERIVATIVES
- COMMODITIES
- REAL ESTATE
- ART
- INSURANCE
- CHAPTER 8: CAREERS IN BFSI
- SCOPE OF BANKING
- SCOPE OF FINANCIAL SERVICES
- SCOPE OF INSURANCE

## **CHAPTER 2- DIGITAL BANKING**

### **DIGITAL BANKING PRODUCTS**

- Introduction
- Need for Digital Banking Products
- Client Education for Digital Banking Products

### **DEBIT/CREDIT/ ATM CARDS**

- Overview and brief history of Cards in BFSI Industry
- Different types of cards
- Product features
- EMV Machine Technology
- New Technologies - Tap and Go, NFC, etc.
- Approval Processes for Cards
- Profitability of Cards
- Back End operations
- Recovery and Follow up

### **ATMs**

- Overview and Brief History
- Product Features
- Instant Money Transfer Systems

- Various Value-Added Services (e.g., bill payments, donations, etc.)
- Proprietary, Brown Label and White Label ATMs
- ATM Network Planning - Onsite/Offsite
- Security and Surveillance of ATM Sites
- Profitability of ATMs
- Risk Management and Frauds
- Back End Operations and Technology

#### **CASH DEPOSIT MACHINES**

- Overview and Brief History
- Product Features
- CDM Network Planning - Onsite/Offsite
- Profitability of CDMs
- Risk Management and Frauds
- Back End Operations and Technology

#### **CASH RE-CYCLERS**

- Overview
- Product Features
- Risk Management and Frauds
- Back End Operations and Technology

#### **MOBILE BANKING**

- Overview and Brief History
- Product Features and Diversity

#### **IMPS**

- Profitability of Mobile Banking
- Risk Management and Frauds
- Back End Operations and Technology

#### **INTERNET BANKING**

- Overview and Brief History
- Product Features
- Corporate and Individual Internet Banking

- Integration with e-Commerce Merchant sites
- Profitability of Internet Banking
- Risk Management and Frauds
- Back End Operations and Technology

#### **POS TERMINALS**

- Overview and Brief History
- Product Features
- Approval processes for POS Terminals
- Profitability of POS business
- Risk Management and Frauds
- Back End Operations and Technology

#### **BRANCHLESS BANKING**

- Objectives
- Introduction
- Financial Inclusion - Logic and logistics
- Vehicles for Financial Inclusion
- Business Correspondents/Business facilitators
- Digital Banking Products for Financial Inclusion

#### **MARKETING OF DIGITAL BANKING PRODUCTS**

- Objectives
- Introduction
- Product Planning
- Structure for Marketing Digital Banking Products
- Sales delivery to customers
- Concept of e-Galleries
- After sales service to customers
- Marketing for Financial Inclusion
- Dangers of Mis-selling
- Use of analytics in marketing Digital Banking Products

#### **PAYMENT SYSTEMS**

- Overview of global payment systems
- Overview of domestic payment systems
- RuPay and RuPay Secure
- Immediate Payment Service (IMPS) National Unified USSD Platform(NUUP)
- National Automated Clearing House (NACH)
- Aadhaar Enabled Payment System (AEPS)
- e-KYC
- Cheque Truncation System (CTS)
- National Financial Switch (NFS)
- RTGS
- NEFT
- Forex Settlements
- Securities Settlement
- Innovative Banking & Payment Systems

### **CHAPTER 3- MUTUAL FUNDS**

- Introduction to Mutual Funds
- Mutual Funds structure
- Products & Features – Overview
- Regulations
- Offer Document & Investor Services
- Debt Funds
- Liquid Funds
- Exchange Traded Funds
- Equity Funds
- Taxation
- Performance of Mutual Funds
- Financial Planning
- Introduction to Advance MF & its Keywords
- Financial Planning Advanced
- Mutual Fund Structure – Advanced



- Mutual Fund Products- Advanced
- Investment & Risk Management
- Valuation of Schemes & Accounting
- Fund Distribution & Sales Practices
- Investor/Investment Services
- Scheme Evaluation
- Legal & Regulatory
- Investor Protection
- Questions & Answers - Mock Test

## **CHAPTER 4- FINANCIAL MARKET**

### **INVESTMENT BASICS**

#### **SECURITIES**

1. REGULATOR
2. PARTICIPANTS

#### **PRIMARY MARKET**

1. ISSUE OF SHARES
2. FOREIGN CAPITAL ISSUANCE

#### **SECONDARY MARKET**

1. INTRODUCTION
  - i) Stock Exchange
  - ii) Stock Trading
2. PRODUCTS IN THE SECONDARY MARKETS
  - i) Equity Investment.
  - ii) Debt Investment

#### **DERIVATIVES**

#### **DEPOSITORY**

#### **MUTUAL FUNDS**

## **MISCELLANEOUS**

### **1. PRODUCTS IN THE SECONDARY MARKETS**

- i) Corporate Action
- ii) Index
- iii) Clearing, Settlement And Redressal

## **CONCEPTS & MODES OF ANALYSIS**

### **RATIO ANALYSIS**

## **CHAPTER 5- INVESTMENT ADVISORY**

### **INTRODUCTION TO FINANCIAL PLANNING**

- Indian Economic Environment
- Overview Of Indian Financial Markets
- Participants, Intermediaries & Regulators Of The Indian Financial System
- Basics Of Financial Planning
- The Financial Planning Process
- Towards A Financial Plan
- Recommending Financial Planning Strategies To Investors
- Effective Communication In Financial Counselling

### **RISK ANALYSIS, INSURANCE AND RETIREMENT PLANNING**

- Basic Concepts Of Insurance And Risk Management
- Insurance Organisation Structure And Functions
- Regulations And Legislations Applicable To Insurance
- Life Insurance: Analysis Of Life Cover, Strategies And Products
- General Insurance And Its Practice In India
- Life Cycle Analysis, Retirement Needs And Factors In Planning
- Retirement Planning Process
- Employee Benefits And Super Annuation
- Pension Products
- Regulatory Framework Of Retirement Plans

## **INVESTMENT PLANING, TAX PLANING AND ESTATE PLANING**

- Investment Concepts, Asset Classes And Investment Products
- Investment Planning, Measuring And Analysis Of Returns
- Investment Strategies And Portfolio Management
- Regulatory And Procedural Aspects Of Financial Products And Services
- Taxation Aspects Of Wealth
- Estate Planning Process And Strategies

## **CHAPTER 6: SECURITIES OPERATIONS AND RISK MANAGEMENT**

### **INTRODUCTION TO THE SECURITIES MARKET**

- INTRODUCTION  
SECURITIES MARKET  
MONEY MARKETS  
PRODUCTS TRADED IN THE INDIAN SECURITIES MARKET

### **MARKET PARTICIPANTS IN THE SECURITIES MARKET**

- INTRODUCTION INVESTORS ISSUERS INTERMEDIARIES REGULATORS

### **INTRODUCTION TO SECURITIES BROKING OPERATIONS**

- INTRODUCTION TO THE TRADE LIFE CYCLE FRONT OFFICE OPERATIONS  
MIDDLE OFFICE OPERATIONS  
BACK OFFICE OPERATIONS

### **RISK MANAGEMENT**

- RISK MANAGEMENT  
COMPLIANCES AND REGULATORY REPORTING CORE SETTLEMENT GUARANTEE FUND

### **CLEARING PROCESS**

- INTRODUCTION  
ROLE OF THE CLEARING AGENCY  
CLEARING BANKS AND THEIR FUNCTION CLEARING MEMBERS /CUSTODIANS DEPOSITORIES  
& DEPOSITORY PARTICIPANTS CLEARING PROCESS

### **SETTLEMENT PROCESS**

- INTRODUCTION  
DETERMINATION OF SETTLEMENT OBLIGATIONS- EQUITY SEGMENT SETTLEMENT OF FUNDS  
SETTLEMENT OF SECURITIES  
CORPORATE ACTIONS ADJUSTMENT  
AUCTION OF SECURITIES

### **INVESTOR GRIEVANCES AND ARBITRATION**

- INTRODUCTION  
INVESTOR GRIEVANCE INVESTOR PROTECTION FUND ARBITRATION

## **OTHER SERVICES PROVIDED BY BROKERS**

- INTRODUCTION  
IPO APPLICATIONS  
TRADING OF MUTUAL FUND UNITS

## **CHAPTER 7: EQUITY DERIVATIVES**

### **Basics of Derivatives**

- Basics of Derivatives  
Derivatives Market – History & Evolution  
Indian Derivatives Market  
Market Participants  
Types of Derivatives Market  
Significance of Derivatives  
Various risks faced by the participants in derivatives

### **Understanding Index**

- Introduction to Index Significance of Index  
Types of Stock Market Indices Attributes of an Index  
Index management  
Major Indices in India Application of Indices

### **Introduction to Forwards and Futures**

- Introduction to forward and futures Contracts Pay off Charts for Futures contract  
Futures pricing  
Commodity, Equity & Index Futures
- Uses of futures

### **Introduction to Options**

- Basics of options  
Pay off Charts for Options  
Basics of Option Pricing and Option Greeks Uses of Options

### **Option Trading Strategies**

- Option Spreads Straddle Strangle Covered Call Protective Put Collar
- Butterfly Spread

### **Introduction to Trading Systems**

- Trading System  
Selection criteria of Stocks for trading 6.3 Selection criteria of Index for trading Adjustments for Corporate Actions  
Position Limit  
Using Daily Newspapers to Track Futures and Options

## **Introduction to Clearing and Settlement System**

- Clearing Members  
Clearing Mechanism Settlement Mechanism  
Risk Management Margining and mark to market under SPAN

## **Legal and Regulatory Environment**

- Securities Contracts (Regulation) Act, 1956  
Securities and Exchange Board of India Act, 1992 Regulation in Trading Regulations in Clearing & Settlement and Risk Management  
Major recommendations of Dr. L.C.Gupta Committee  
Major recommendations of Prof. J.R.Verma Committee

## **Accounting and Taxation**

- Accounting  
Taxation of derivative transaction in securities

## **Sales Practices and Investors Protection Services**

- Understanding risk profile of the client Investors Grievance Mechanism