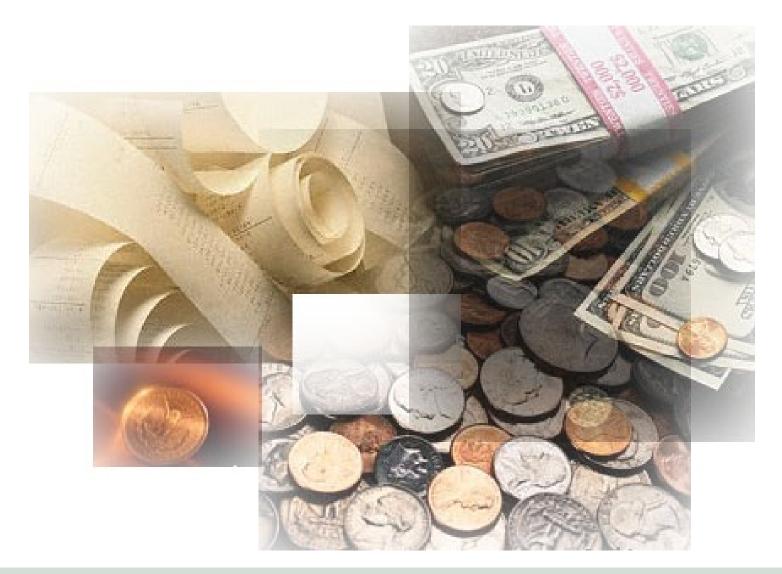


# **Basics of Banking**

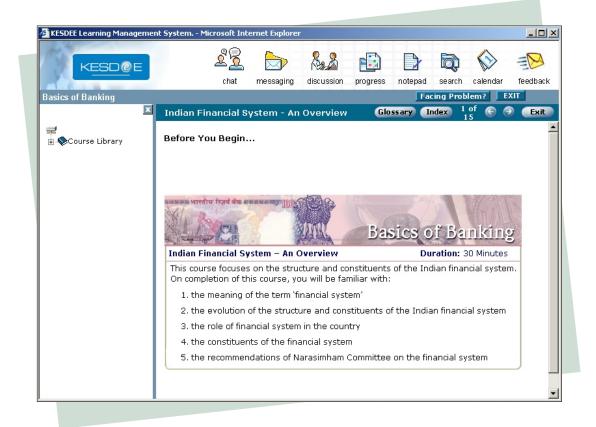
A comprehensive e-learning course library comprising 13 courses on various topics in understanding basics of banking.

## After completion of the course, you will be able to

- Understand the financial system
- Know principles governing banking
- Understand various functions in banking
- Understand operational framework for best practices in banking



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Course Level & Number of Courses Intermediate & Advanced Level Library of 13 Courses Instructional Method Dynamic, Interactive e-learning

## Library of 13 Courses

## 1. Overview of Financial Markets

- The meaning of the term 'Financial System'
- The evolution of the structure and constituents of the Indian Financial System
- The role of financial system in the country
- The constituents of financial system
- The recommendations of Narasimham Committee on the financial system

## 2. Introduction to Banking

- Meaning and definitions of Banking/ Bank under different systems
- Main universal principles of banking
- Main types/ groups of banks under Indian banking system
- Traditional and modern functions of banks
- Trends in Indian banking

#### 3. Banking Regulation

- Constitution and objectives of RBI
- Functions of RBI as the regulator of the Indian banking system
- Monetary tools of RBI and effect thereof on banks
- Priority sector advances their composition and rationale
- Regulations on bank lending

#### 4. Banker - Customer Relationship

- Definition of 'customer'
- Different forms of banker-customer relationships
- Banker's duties
- Banker's rights
- Redressal of the customers' grievances and the Banking Ombudsman Scheme
- Termination of banker-customer relationship

#### 5. Types of Customer and their Accounts

- The essential generic requirements to be complied with, while opening a deposit account
- The various types of domestic customers and their special requirements to be complied with, while opening their accounts
- Non-resident accounts and their special requirements to be complied with

## Library of 13 Courses

## 6. Deposit Accounts

- The importance of deposits for the bank, its customers and the economy
- Various categories of deposits, types of deposit accounts and their main features
- Common principles and precautions involved in opening, closing and operating the deposit accounts

## 7. Negotiable Instruments

- Negotiable Instruments Meaning, features and kinds of negotiable instruments
- Other Instruments- Banker's drafts, traveler's cheques
- Crossing and endorsements
- Holder / payment in due course

#### 8. Loans and Advances

- Importance of lending
- Tenets of lending- safety, profitability, liquidity, and risk diversification
- Main kinds of fund-based and non-fund based credit facilities
- Non Performing Assets classification, management and measures to minimize

#### 9. Fee Based Banking Services

- Varieties of funds remittance/ transfer by demand drafts, mail/ electronic transfer, and collection of bills/ cheques
- Types of Letters of Credit and guarantees issued by banks
- Agency services like government business, sale of insurance/ Mutual Fund products/ securities
- Safe custody of valuables and safe deposit lockers

#### **10.Electronic Banking**

- Impact of information and telecommunication technologies on banking
- Automated Teller Machines (ATMs)
- Tele-banking
- Internet Banking
- Mobile Banking
- Electronic Funds Transfer
- Electronic clearing system

For more information, please visit: www.kesdee.com

## Library of 13 Courses

#### 11. Basics of Accounting

- The accounting concepts and standards
- The systems and methods of accounting
- The rules of double entry book-keeping
- The main kinds of books of accounts
- The meaning and composition of balance sheet and profit & loss statement

#### 12. Basics of Bank Marketing

- On completion of this course you will be familiar with:
- Functions of Bank Marketing
- Marketing mix
- Services Marketing mix

## 13. KYC Guidelines

- Initiatives of RBI
- KYC policy origin
- RBI's approach and objectives
- Guidelines on KYC

For more information, please visit: www.kesdee.com

# TARGET AUDIENCE

Every professional involved in the global financial services industry (as a provider, user, regulator or advisor of product/services, marketplace/exchange) would benefit from KESDEE's innovative solutions.

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- Law Firms
- Rating Agencies
- Multi-lateral Financial Institutions
- Others

# AVAILABLE PRODUCTS

# **KESDEE's Off-the-Shelf e-Learning Course Libraries**

# **Product Name**

# **No. of Courses**

1.	Asset Liability Management	Library of 28 Courses
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3.	Financial Institution Analysis - CAMELS Approach	Library of 08 Courses
4.	Financial Mathematics	Library of 07 Courses
5.	Global Banking Supervision	Library of 15 Courses
5. 6.		-
-	Capital Adequacy Planning (Basel I)	Library of 07 Courses
7.	Basel-II-University	Library of 63 Courses
8.	Operational Risk Management – Basel II	Library of 09 Courses
9.	Futures and Forwards	Library of 07 Courses
	Swaps	Library of 07 Courses
11.	Options	Library of 10 Courses
12.	Market Risk - Basic	Library of 08 Courses
13.	Market Risk - Intermediate	Library of 08 Courses
14.	Market Risk - Advanced	Library of 04 Courses
	Value at Risk	Library of 16 Courses
	Credit Analysis	Library of 13 Courses
	Credit Ratings	Library of 03 Courses
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	Counter party Credit Risk	Library of 09 Courses
	Credit Risk Modeling	Library of 06 Courses
	Credit Derivatives	Library of 23 Courses
	Operational Risk Management	Library of 21 Courses
22.	Asset Securitization	Library of 28 Courses
23.	Asset Liability Management for Insurance Companies	Library of 29 Courses
24.	Anti-Money Laundering	Library of 06 Courses
25.	Financial Privacy	Library of 06 Courses
	Corporate Governance	Library of 09 Courses
	Sarbanes-Oxley Act	Library of 12 Courses
	Governance, Risk and Compliance	Library of 07 Courses
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	Equity Markets	Library of 10 Courses
	Foreign Exchange Markets	Library of 09 Courses
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	CTM - Treasury Analytics	Library of 05 Courses
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37.	CTM - Funding and Investments	Library of 05 Courses
38.	CTM - Implementation	Library of 04 Courses
	CTM - Case Studies	Library of 05 Courses
	Understanding Financial Statements	Library of 02 Courses
	Budgeting	Library of 05 Courses
	Management Accounting	Library of 07 Courses
	Financial Accounting	Library of 09 Courses
	Mutual Funds	Library of 10 Courses
	Financial Planning	Library of 09 Courses
	UCP600	Library of 07 Courses
	International Trade Services	Library of 09 Courses
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	BBM - Advances	Library of 07 Courses
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# AVAILABLE PRODUCTS

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# **Product Name**

## **No. of Courses**

51. BBM - Payment and Settlement System	Library of 02 Courses
52. BBM - Foreign Exchange Operations	Library of 03 Courses
53. BBM - Trade Finance	Library of 02 Courses
54. BBM - Book Keeping and accounting	Library of 03 Courses
55. BBM - Ancillary Services	Library of 02 Courses
56. BBM - Risk Management	Library of 03 Courses
57. BBM - Technology and Security	Library of 02 Courses
58. BBM - HRM and CSR	Library of 02 Courses
59. BBM - Retail Banking	Library of 03 Courses
60. Introduction to Bank Lending Environment	Library of 07 Courses
61. Basics of Banking	Library of 10 Courses
62. Flotation	Library of 04 Courses
63. Project Valuation	Library of 03 Courses
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68. Brokerage Operations	Library of 01 Course
69. Risk Analysis	Library of 05 Courses

#### \* CTM: Corporate Treasury Management

\* BBM: Bank Branch Management

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4. eCoach for the CFA® Level I Program	Library of 76 Courses

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KESDEE has the required technology platform to respond to clients training requirements in the banking and financial services industry. We offer several solutions, each developed with the guidance of creditable experts. Given below are few of the forthcoming products:

Agricultural Finance

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