EQUALIFI

EBS | EQUALIFIED BANKING STRATEGIST

Syllabus

Module 1: Banking Fundamentals

- Role of banks in the economy.
- Functions of banks: deposits, credit, payments and other services.
- Evolution of banking in India.
- Structure of the Indian banking system.
- Types of banks: public sector, private, foreign, small finance, payments, regional rural and co-operative banks.
- Banks, NBFCs and other financial institutions compared.
- Banker-customer relationship: types, rights and obligations.
- Global banking landscape and leading banking systems.

Module 2: Central Banking and Monetary Policy

- Functions of the Reserve Bank of India.
- Monetary policy framework and inflation targeting.
- Policy instruments: repo rate, CRR, SLR and open market operations.
- Liquidity adjustment facility and liquidity management.
- Monetary policy transmission and external benchmark lending rates.
- RBI as regulator, supervisor and banker to government and banks.
- Global central banks and their influence on India.

Module 3: Banking Regulation and Supervision

- Reserve Bank of India Act, 1934.
- Banking Regulation Act, 1949 and recent amendments.
- Licensing, ownership and shareholding norms for banks.
- RBI master directions and the regulatory approach.
- Risk-based supervision.
- Prompt corrective action framework.
- Resolution of weak banks and deposit insurance under DICGC.
- Regulation of co-operative banks and NBFCs.
- Banking in GIFT IFSC.

Module 4: The Basel Framework and Capital Management

- Evolution of the Basel framework.
- Capital adequacy: CET1, Additional Tier 1 and Tier 2 capital.
- Risk-weighted assets for credit, market and operational risk.
- Capital buffers and the leverage ratio.
- Internal capital adequacy assessment process and Pillar 2.
- Market discipline and Pillar 3 disclosures.
- Domestic systemically important banks.
- Capital planning and capital raising by banks.

Module 5: Bank Business Models and Strategy

- Bank business models: universal, retail, corporate, niche and digital banks.
- Strategic planning in banks.
- Competitive analysis of the banking sector.
- Distribution strategy: branches, business correspondents and digital channels.

- Pricing strategy for deposits and loans.
- Mergers, acquisitions and consolidation in banking.
- Competition from NBFCs, fintechs and big tech.
- Case studies of bank strategy in India and globally.

Module 6: Bank Financial Statements and Performance Analysis

- Structure of bank balance sheets and profit and loss accounts.
- Sources of income: net interest income and fee income.
- Key ratios: NIM, ROA, ROE, cost-to-income and CASA ratio.
- Asset quality ratios: gross NPA, net NPA, provision coverage and slippages.
- CAMELS framework.
- Peer benchmarking of banks.
- Valuation of banks.
- Analysing a bank's annual report and Pillar 3 disclosures.

Module 7: Deposits and Liability Management

- Types of deposit accounts.
- Deposit pricing and interest rate regulation.
- CASA strategy and the cost of funds.
- NRI deposits.
- Deposit insurance.
- Unclaimed deposits and dormant accounts.
- Borrowings, bonds and other sources of funds.
- Liability franchise and customer acquisition.

Module 8: Retail Banking and Lending

- Retail banking products and customer segments.

- Home loans and loans against property.
- Vehicle, personal and education loans.
- Credit cards and unsecured lending.
- Gold loans.
- Retail credit underwriting and scorecards.
- Co-lending with NBFCs.
- Collections and recovery in retail lending.
- Cross-selling and customer lifetime value.

Module 9: MSME, Agriculture and Priority Sector Lending

- Priority sector lending targets and categories.
- MSME definition and financing needs.
- Appraisal of MSME loans.
- Government schemes and credit guarantees for MSMEs.
- Agricultural and rural credit.
- Kisan Credit Card.
- Priority sector lending certificates.
- Cash-flow based and digital lending to MSMEs.

Module 10: Corporate and Commercial Banking

- Corporate banking products and services.
- Credit appraisal of corporate borrowers.
- Working capital assessment and financing.
- Term loans and project finance.
- Consortium and multiple banking arrangements.
- Large exposure framework.
- Loan documentation, security and covenants.

- Relationship management in corporate banking.

Module 11: Trade Finance and Transaction Banking

- Letters of credit and bank guarantees.
- Export and import finance.
- Foreign exchange services for customers.
- Cash management services.
- Supply chain finance.
- Payment systems and payment services for corporates.
- Correspondent banking and SWIFT.
- Trade-based money laundering risks.

Module 12: Credit Risk Management and Asset Quality

- Credit risk policy and governance.
- Credit rating and risk-based pricing.
- Credit monitoring and early warning signals.
- Income recognition, asset classification and provisioning.
- Expected credit loss framework.
- Restructuring of stressed loans.
- Prudential framework for resolution of stressed assets.
- Recovery through SARFAESI, DRTs and the IBC.
- Sale of stressed assets and ARCs.
- Wilful defaulters and fraud classification.

Module 13: Treasury, Liquidity and Asset Liability Management

- Functions of the bank treasury.
- Management of CRR and SLR.

- Investment portfolio classification and valuation.
- Asset liability management and the ALCO.
- Liquidity coverage ratio and net stable funding ratio.
- Interest rate risk in the banking book.
- Funds transfer pricing.
- Market risk management.

Module 14: Operational Risk, Compliance and Internal Controls

- Operational risk management framework.
- Compliance function in banks.
- Internal audit, concurrent audit and statutory audit.
- Fraud risk management.
- Outsourcing risk.
- Business continuity and operational resilience.
- Three lines of defence.

Module 15: KYC, AML and Financial Crime

- Prevention of Money Laundering Act, 2002.
- RBI KYC directions and customer due diligence.
- Risk-based approach and enhanced due diligence.
- Transaction monitoring and suspicious transaction reporting.
- FIU-IND reporting obligations.
- Sanctions screening.
- Mule accounts and cyber fraud.
- FATF standards and India's mutual evaluation.

Module 16: Wealth Management, Private Banking and Third-Party Products

- Wealth management and private banking in banks.
- Distribution of mutual funds, insurance and other investment products.
- Bancassurance.
- Suitability, appropriateness and mis-selling.
- Regulatory requirements for third-party product distribution.
- NRI and cross-border banking services.
- Family office and UHNI banking.

Module 17: Digital Banking and Fintech

- Digital transformation of banks.
- UPI and the India Stack.
- Account aggregators and open banking.
- Digital lending and partnerships with fintechs.
- Neo-banks and digital banking units.
- Central bank digital currency.
- AI in banking and responsible use of AI.
- Cyber security and IT governance.
- Core banking and technology architecture.

Module 18: Customer Experience, Conduct and Consumer Protection

- Customer service standards in banks.
- Customer rights and the Charter of Customer Rights.
- Grievance redress and the Integrated Ombudsman Scheme.
- Fair Practices Code and responsible lending.
- Customer data protection and privacy.
- Service to senior citizens and persons with disabilities.

- Measuring and improving customer experience.

Module 19: Financial Inclusion and Rural Banking

- Financial inclusion in India.
- Pradhan Mantri Jan Dhan Yojana and social security schemes.
- Business correspondents and banking outlets.
- Regional rural banks and co-operative banks.
- Microfinance and self-help groups.
- Financial literacy.
- Direct benefit transfer.

Module 20: Bank Governance and Leadership

- Corporate governance in banks.
- Role of the board and board committees.
- Fit and proper criteria for directors and senior management.
- Compensation and risk culture.
- Governance of public sector banks.
- Leadership and people management in banks.
- Managing change and transformation.

Module 21: Ethics and Professional Conduct

- Ethics in banking.
- Conflicts of interest.
- Confidentiality and customer secrecy.
- Whistle-blowing and speaking up.
- Codes of conduct for bankers.
- Case studies in banking misconduct.

Module 22: Sustainable Banking and Emerging Trends

- Climate risk and sustainable finance in banking.
- Green deposits, green bonds and green lending.
- Climate risk disclosure for banks.
- ESG integration in credit decisions.
- Embedded finance and banking-as-a-service.
- Tokenisation and the future of payments.
- Future of banking in India.