

COURSE NAME: BANKING AND LENDING PAPER I: BANKING AND NBFC PRODUCTS AND SERVICES

COURSE OBJECTIVE:

- Present students with sound banking practices in the area of lending by banks.
- They can also identify borrower's needs as well as structure a loan for the client of a financial institution and manage the loan.

COURSE CONTENT:

- Structure of Indian Financial System
- Equilibrium in financial markets
- Regulatory and Promotional Institutions
- History and growth of banking in India
- Different type of loan products offered by banks
- Lease finance
- Ancillary services Remittances

COURSE OUTCOMES:

- Hands on Experience on loan products offered by banks – personal loan, commercial loan, term loan, car loan, education loan, Letter of Credit, Bank Guarantee, Priority Sector Lending, Export-Import Credit, Offshore Banking Products,.
- Develop Skills on Lease Finance- Conceptual and Regulatory Framework, Classification and Financial leasing, Hire Purchase and Consumer Credit, Working Capital Finance - Factoring and Forfeiting, Housing finance, Venture capital financing, buy now pay later, micro loans.
- Devising practical experience on Ancillary Services Remittances; Safe Deposit Lockers; Custodial Services, Govt. Business; EBT, Cash Operations, Cash Management Services, Agency & Representative Services, Financial Intermediary Services, Foreign Exchange Services, Asset Reconstruction & NPA Recovery.

FOR FURTHER READING:

<https://www.legalserviceindia.com/legal/article-5832-an-overview-of-non-banking-financialservice-institutions.html>

REFERENCES:

- <https://www.adb.org/sites/default/files/publication/746261/sawp-083-nonbankingfinancial-companies-india.pdf>
- https://www.researchgate.net/publication/343163472_NON_BANKING_FINANCIAL_COMPANY_NBFC_SECTOR_IN_INDIA_-_TRENDS_REGULATORY_ISSUES_AND_WAY_FORWARD

INDUSTRY SCOPE:

- Private equity consulting
- In-house advisor

INDUSTRY USE CASES

- Introduction of Aadhaar-enabled payment system (AEPS) by the National Payments Corporation of India (NPCI)
- How have NBFCs in India adapted to the changing regulatory environment?
- What are some innovative products and services offered by Indian banks to cater to the rural population?
- What role do mobile banking apps play in the Indian financial sector?
- How have Indian banks and NBFCs addressed the issue of financial inclusion in the country?
- Distributed Ledger Technology (DLT) in NBFCs: NBFCs in India are experimenting with DLT for various use cases such as e-KYC, data exchange, loan disbursement and collection, and cyber security
- Advanced Analytics in Banking: Banks in India are leveraging advanced analytics to drive business growth. Use cases include using analytics to generate meaningful increases in profits, identifying small improvements in processes, and building robust analytics organizations
- Expected Credit Loss Analysis for NBFCs: Financial Accounting Advisory Services (FAAS) in India provides expected credit loss analysis services to NBFCs. This helps NBFCs assess and manage credit risks and comply with accounting standards.