

BANKING –FINANCIAL SERVICES

AIM:

To provide students with a comprehensive insight of the banking sector, its functions, operations, and the role it plays in the economy.

Course Objectives:

To enable students to,

Develop Skills on basics of Financial Markets and Instruments, Initial Public Offering (IPO), the basic functionalities of Commodity and Commodity Exchanges. Deep dive into analysis of Financial Statement..

UNIT - 1

Overview of Banking - Definition and scope of banking, Evolution of banking systems, Types of banks and their functions, Importance of banking in the economy, Banking Services - Deposit services, Lending services, Payment services, other banking services, Banking Operations - Account opening and maintenance, Know Your Customer (KYC) and Anti-Money Laundering (AML) regulations, Clearing and settlement systems, Customer relationship management in banking

UNIT - 2

Money and Banking - Functions of money, Money supply and money creation process, Central banks and monetary policy, Monetary policy tools and their impact on banking operations, Risk Management in Banking - Credit risk assessment and management, Market risk and interest rate risk, Liquidity risk and liquidity management, Operational risk and cyber security, Regulatory Framework in Banking, Banking and Financial Technology, International Banking and Global Markets, Ethical Issues in Banking - Ethical dilemmas and conflicts of interest in banking, Corporate social responsibility in the banking industry, Ethical decision-making frameworks in banking

UNIT - 3

Introduction to Banking Products- Definition and scope of banking products and services, Importance of banking products and services in meeting financial needs, Overview of the banking industry and its role in the economy, Deposit Products - Savings accounts, Current accounts, Fixed deposits/term deposits, Certificate of Deposit (CD), Lending Products - Personal loans, Home loans (mortgages), Auto loans, Business loans, Payment Services – Checks, Electronic Fund Transfers (EFTs), Debit cards, Mobile banking, Investment Products - Mutual funds, Fixed income securities, Insurance products.

UNIT - 4

Introduction to Banking Services - Foreign Exchange Services, Currency exchange, International money transfers, Additional Services - Safe deposit boxes, financial planning and advisory services, online banking, Regulatory Framework and Consumer Protection,

Emerging Trends and Innovations in Banking Products and Services - Digital banking and mobile applications, Fintech innovations in banking, Open banking and API integrations, Personalization and customization of banking services.

UNIT – 5

Introduction to Retail Liabilities and Assets - Definition and significance of retail liabilities and assets, Role of retail liabilities and assets in banking operations, Overview of the retail banking sector and its relationship with liabilities and assets, Retail Liabilities - Demand deposits, Savings accounts, Time deposits, Negotiable Instruments of Deposit (NIDs), Retail Assets - Consumer loans, Credit cards, Retail mortgages, Retail investment products, Risk Management in Retail Liabilities and Assets, Regulatory Framework for Retail Liabilities and Assets, Retail Liabilities and Assets Pricing, Product Development and Innovation in Retail Liabilities and Assets, Retail Liabilities and Assets Portfolio Management.

COURSE OUTCOMES& INDUSTRY SCOPE:

Students will be able to:

1. Develop powerful insights about the techniques & functions of the Financial markets.
2. Hands on Experience on various concepts of financial models
3. Develop a career in Investment Banking and Financial Modelling.

FOR FURTHER READING:

1. Digital Transformation
2. Open Banking and API Integration
3. Personalization and Customer Experience
4. Enhanced Security and Fraud Prevention

REFERENCES:

1. "Bank Management and Financial Services" by Peter Rose and Sylvia Hudgins
2. "Banking and Financial Services" by Peter Rose, Sylvia Hudgins, and Bruce Resnick "
3. "Banking and Financial Systems" by C. Rangarajan and D. K. Srivastava
4. "Banking and Financial Services: A Guide to Strategic Positioning" by H. Kent Baker and Greg Filbeck.
5. "Banking and Financial Institutions: A Guide for Directors, Investors, and Counterparties" by Benton E. Gup

ONLINE REFERENCES

www.talentely.com

SOFTWARE REQUIREMENT

Nil

HARDWARE REQUIREMENT

Nil

INDUSTRY SCOPE

On Completion of this course, students gains skillon

1. Retail Banking
2. Corporate Banking
3. Investment Banking
4. Wealth Management
5. Asset Management
6. Payment Services

INDUSTRY USE CASES

The BFSI (Banking, Financial Services, and Insurance) industry encompasses a wide range of products and services related to banking. Here are some key areas within the BFSI industry scope specifically related to banking:

1. Retail Banking: Retail banking refers to services provided to individual customers. It includes products such as savings accounts, checking accounts, personal loans, mortgages, credit cards, and debit cards. Retail banks also offer services like ATM access, online and mobile banking, and customer support.
2. Corporate Banking: Corporate banking focuses on providing financial services to businesses, corporations, and institutions. It includes services such as corporate loans, working capital financing, trade finance, cash management, treasury services, and foreign exchange.
3. Investment Banking: Investment banks offer financial advisory services to corporations, governments, and other entities. They assist in raising capital through activities like underwriting securities (e.g., initial public offerings), mergers and acquisitions, debt and equity offerings, and providing financial research and analysis.
4. Wealth Management: Wealth management services cater to high-net-worth individuals (HNWIs) and ultra-high-net-worth individuals (UHNWIs). These services include investment management, portfolio diversification, tax planning, retirement planning, estate planning, and other personalized financial advisory services.
5. Asset Management: Asset management involves managing and investing clients' funds across various asset classes, such as stocks, bonds, real estate, commodities, and alternative investments. Asset management companies create and manage mutual funds, exchange-traded funds (ETFs), pension funds, and other investment vehicle.