Resolution of Stressed Assets under Insolvency and Bankruptcy Code 2016

Definition of Insolvency and Bankruptcy; To Whom the Code is Applicable; Legal Elements of the Code; Paradigm Shift; Corporate Insolvency Resolution Process; Liquidation process; Pre-packed Insolvency Resolution Process for stressed MSMEs

MODULE D: COMPLIANCE IN BANKS & CORPORATE GOVERNANCE

Compliance Function in Banks

Compliance Policy; Compliance Principles, Process and Procedures; Compliance Programme; Scope of Compliance Function; Role & Responsibilities of Chief Compliance Officer (CCO)

Compliance Audit

Role of Risk Based Internal Audit and Inspection; Reporting Framework and Monitoring Compliance; Disclosure Requirements; Accounting Standards; Disclosures under Listing Regulations of SEBI

Compliance Governance Structure

Organisational Structure; Responsibility of the Board and Senior Management; Compliance Structure at the Corporate Office; Functional Departments; Compliance Structure at Field Levels; Internal Controls and its Importance

Framework for Identification of Compliance Issues and Compliance Risks

Compliance Issues; Compliance Risk; Inherent Risk and Control Risk; Independent Testing and Effective Audit Programme; Reporting Framework and Monitoring Compliance; Role of Inspection and Audit; Loan Review Mechanism/Credit Audit; What is Good Compliance

Compliance Culture and GRC Framework

How to Create Compliance Culture Across the Organisation; Governance, Risk and Compliance – GRC Framework; Benefits of an Integrated GRC Approach; Whistle-blower Policy; The Components of a Whistle-blower Policy; Reasons for Compliance Failures

Compliance Function and Role of Chief Compliance Officer in NBFCs

Framework for Scale Based Regulation for Non-Banking Financial Companies; Transition Path; Framework for Compliance Function and Role of Chief Compliance Officer in Non-Banking Financial Companies in Upper Layer and Middle Layer (NBFC-UL & NBFC-ML)

Fraud and Vigilance in Banks

Definition of Fraud; Definition of Forgery; Areas in which Frauds are committed in Banks; Banking and Cyber Frauds; Fraud Reporting and Monitoring System; Vigilance Function in Banks; RBI Guidelines for Private Sector and Foreign

COMPULSORY PAPER II: BANK FINANCIAL MANAGEMENT

MODULE A: INTERNATIONAL BANKING

Exchange Rates and Forex Business

Foreign Exchange – Definition and Markets; Factors Determining Exchange Rates; Exchange Rate Mechanism; Foreign Exchange Dealing Room Operations; Derivative Products; RBI / FEDAI Guidelines; Foreign Exchange Arithmetic – Concepts and Examples

Liberalised Remittance Scheme (LRS) and other Remittance Facilities for Residents

Capital Account Transactions and Current Account Transactions; Key Sections under FEMA vis-à-vis Liberalized Remittance Scheme; Permissible/Non-permissible Remittances under LRS; Operational Guidelines; Remittances under LRS for Current Account Transactions; Tax Collected at Source (TCS); LRS vis-à-vis Capital Account Transactions; Reporting Requirements under LRS

Correspondent Banking and NRI Accounts

Correspondent Banking – Accounts and other Services; Nostro, Vostro and Loro Accounts; Electronic Modes of Transmission/Payment Gateways – SWIFT, CHIPS, CHAPS, RTGS, etc.; NRI Banking; NRI accounts – Rupee and Foreign Currency Accounts; Facilities to NRIs; Advances to Non-Residents against Non-Resident Deposits; Housing Loans to Non-Resident Indians

Documentary Letters of Credit

Definition of Letter of Credit; Types of Letters of Credit; Operations of Letter of Credit; UCP 600 and Important Articles; Liabilities, Responsibilities and Rights of the Parties; Documents under LC – Scrutiny, Crystallization, Follow-up for Bills under LC and Safeguards for Banks; Risks Relating to LC Transactions; Standby Letter of Credit (Similar to Guarantees); Uniform Rules for Bank-to-Bank Reimbursements (URR–725); International Standard Banking Practice – 745 (ISBP 745); Incoterms; Case Studies

Facilities for Exporters and Importers

Exchange and Trade Control Guidelines for Exporters; Facilities for Exporters;; Export Finance; Gold Card Scheme for Exporters; Export Data Processing and Monitoring System (EDPMS); Factoring and Forfaiting; Exchange and Trade Control Guidelines for Importers; Import Finance; Import Data Processing and Monitoring System (IDPMS); Trade Credit – Supplier's Credit and Buyer's Credit; Case Study on Export Finance

External Commercial Borrowings and Foreign Investments in India

External Commercial Borrowings – Concepts; ECBs – Other Operational Concepts; Reporting Requirements; Conversion of ECB into Equity; Foreign Investments; Key Concepts; Eligible Foreign Investors; Eligible Investee Entities; Eligible Investment Instruments; Prohibited Sectors; Rules Governing Pledge of Shares; Operational Guidelines; Snap Shot of Non-Debt Instruments (NDI) Rules; List of Documents for Obtention of Foreign Investments; List of Documents for Refund of Foreign Investments

Risks in Foreign Trade – Role of ECGC

Definition of Risk and Risks in International Trade; Country Risk; Export Credit Insurance in International Trade; ECGC Role and Products; ECGC Policies; ECGC's Products for Banks; Other Aspects Relating to ECGC Policies and Guarantees; Some of the Common "To Do Points" under ECGC Policies; Claims

Role of EXIM Bank, Reserve Bank of India, Exchange Control in India – FEMA, FEDAI and Others

EXIM Bank – Role, Functions and Facilities; Reserve Bank of India – Role and Exchange Control Regulations in India; Foreign Exchange Management Act (FEMA) 1999; Role of FEDAI and FEDAI Rules; Short Notes on Other Topics: ECB and ADR/GDRs and FCCB;

International Financial Service Centres (IFSC), GIFTCity

Scope of IFSC in India; Opportunities at Gift City; Guidelines relating to setting up of IFSC Banking Units (IBUs); Role of IFSCA ; Regulatory Framework; Permissible Activities at IBUs; Relaxations for the FPI (Foreign Portfolio Investors) Entities at GIFT City

Technology in International Banking

Introduction to Digitization in International Banking – An Overview, Evolution of Technology in International Banking; Benefits and Limitations of Technology in International Banking; Digital Platforms in International Banking; FINTECH and evolution of FINTECH in International Banking; Delivery channels under FINTECH in International Banking; Sample process of International Trade Using Blockchain Technology; Challenges in FINTECH

MODULE B: RISK MANAGEMENT

Risk and Basic Risk Management Framework

What is Risk?, Linkages among Risk, Capital and Return; Why Risk Management?; Basic Risk Management Framework

Risks in Banking Business

Risk Identification in Banking Business; The Banking Book; The Trading Book; Off-Balance Sheet Exposures; Banking Risks – Definitions

Risk Regulations in Banking Industry

Regulation of Banking Industries – Necessities and Goals; The Need for Risk-based Regulation in a Changed World Environment; Basel I: The Basel Capital Accord; 1996 Amendment to Include Market Risk; Basel II Accord – Need and Goals; Basel II Accord; Towards Basel III; Capital Charge for Credit Risk; Credit Risk Mitigation; Capital Charge for Market Risk; Capital Charge for Operational Risk; Pillar 2 – Supervisory Review Process; Pillar 3 – Market Discipline; Capital Conservation Buffer; Leverage Ratio; Countercyclical Capital Buffer; Systemically Important Financial Institutions (SIFIs); Risk Based Supervision (RBS)

Market Risk

Market Risk – Concept; Market Risk in Banks; Market Risk Management Framework; Organisation Structure; Risk Identification; Risk Measurement; Risk Monitoring and Control; Risk Reporting; Managing Trading Liquidity; Risk Mitigation

Credit Risk

General; Credit Risk Management Framework; Organisation Structure; Risk Identification; Risk Measurement; Credit Risk Control and Monitoring; Credit Risk Policies and Guidelines at Transaction Level; Credit Control and Monitoring at Portfolio Level; Active Credit Portfolio Management; Controlling Credit Risk through Loan Review Mechanism (LRM); Credit Risk Mitigation; Securitisation; Credit Derivatives (CDs)

Operational Risk and Integrated Risk Management

Operational Risk – General; Operational Risk – Classification; Operational Risk Classification by Event Type – Definitions; Operational Risk Management Practices; Management Overview and Organisational Structure; Processes and Framework; Risk Monitoring and Control Practices; Operational Risk Qualification; Operational Risk Mitigation; Scenario Analysis; Integrated Risk Management; The Necessity of Integrated Risk Management; Integrated Risk Management – Challenges; Integrated Risk Management – Approach

Liquidity Risk Management

Liquidity Risk Management – Need & Importance; Potential Liquidity Risk Drivers; Types of Liquidity Risk; Principles for Sound Liquidity Risk Management; Governance of Liquidity Risk Management; Liquidity Risk Management Policy, Strategies and Practices; Management of Liquidity Risk; Ratios in