

Annexure

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CAIIB

Certified Associate of Indian Institute of Bankers. It is an examination carried out twice a year by the IIBF (Indian Institute of Banking and Finance).

CAIIB Syllabus

CAIIB Syllabus 2023: The Indian Institute of Banking & Finance (IIBF) has updated the IIBF CAIIB Syllabus & Exam Pattern in the official notification. The Indian Institute of Banking and Finance conducts CAIIB exams twice a year which is flagship courses and it boosts a banker's career in terms of opportunities, growth, and salary. The exams of IIBF aim at providing excellence to banking and finance industry employees in their professional careers. For preparing, CAIIB 2023 Exam aspirants must know about the CAIIB Syllabus.

As per the CAIIB Exam Pattern, the question paper of the online written exam will have 100 questions for 100 Marks. There will be no deduction for giving a wrong answer. For the ease of aspirants, a direct link is provided below from where they can download the CAIIB Syllabus 2023. The syllabus is built in such a manner that it will help to improve concept-based skills among the aspirants who are willing to appear for CAIIB Exam.

In this article, we will provide the details of the CAIIB Syllabus 2023 and exam pattern. Following are the topics that will be covered under CAIIB Exam:

Compulsory Paper

Advanced Bank Management(ABM)

Bank Financial Management(BFM)

Advanced Business and Financial Management (ABFM)

Banking Regulations and Business Laws (BRBL)

Elective Paper

Rural Banking

Human Resources Management

Risk Management

Central Banking

Information Technology and Digital Banking

CAIIB Exam Pattern 2023

The question paper in CAIIB will contain 100 objective type multiple choice questions for 100 marks including questions based on case studies/ case lets. The aspirants have to prepare for the exam accordingly and they can refer to the table below regarding CAIIB Exam Pattern 2023.

Subjects	No. of Questions Marks		Duration
Advanced Bank Management(ABM)	100	100	2 hour
Bank Financial Management	100	100	2 hour
Advanced Business and Financial Management	100	100	2 hour
Banking Regulations and Business Laws	100	100	2 hour
Elective Paper	100	100	2 hour

The questions which will be asked in the examination will be related to the following points.

Knowledge testing

Problem-solving

Conceptual grasp

Case analysis

Analytical/ logical exposition

CAIIB Syllabus 2023 – Compulsory Paper

There are two papers under the Compulsory Paper section and the details are provided in the points below.

Paper 1: Advanced Bank Management(ABM)

Module A: Statistics

Definition of Statistics, Importance & Limitations & Data Collection, Classification & Tabulation:Importance of Statistics; Functions of Statistics; Limitation or Demerits of Statistics; Definitions; Collection of Data; Classification and Tabulation; Frequency Distribution, Sampling Techniques:Random Sampling; Sampling Distributions; Sampling from Normal Populations; Sampling from NonNormal Populations; Central Limit Theorem; Finite Population Multiplier, Measures of Central Tendency & Dispersion, Skewness, Kurtosis: Arithmetic Mean; Combined Arithmetic Mean; Geometric Mean; Harmonic Mean; Median and Quartiles; Mode; Introduction to Measures of Dispersion; Range and Coefficient of Range; Quartile Deviation and Coefficient of Quartile Deviation; Standard Deviation and Coefficient of Variation; Skewness and Kurtosis,Correlation and Regression: Scatter Diagrams; Correlation; Regression; Standard Error of Estimate, Time Series:Variations in Time Series; Trend Analysis; Cyclical Variation; Seasonal Variation; Irregular Variation; Forecasting Techniques,Theory of Probability: Mathematical Definition of Probability; Conditional Probability; Random Variable; Probability Distribution of Random Variable; Expectation and Standard Deviation; Binomial Distribution; Poisson Distribution; Normal Distribution; Credit Risk; Value at Risk; Option Valuation, Estimation: Estimates; Estimator and Estimates; Point Estimates; Interval Estimates; Interval Estimates and Confidence Intervals; Interval Estimates of the Mean from Large Samples; Interval Estimates of the Proportion from Large Samples Linear Programming Graphic Approach; Simplex Method, Simulation:Simulation Exercise; Simulation Methodology

Module B: Human Resource Management

Fundamentals of Human Resource Management:The Perspective; Relationship between HRM & HRD and their Structure and Functions; Role of HR Professionals; Strategic HRM; Development of HR Functions in India, Development of Human Resources

HRD and its Subsystems; Learning and Development – Role and Impact of Learning; Attitude Development; Career Path Planning; Self-Development; Talent Management; Succession Planning,Human Implications of Organisations: Human Behaviour and Individual Differences; Employees

Behaviour at Work; Diversity at Workplace and Gender Issues; Theories of Motivation and their Practical Implications; 'Role' : Its Concept & Analysis, Employees' Feedback and Reward System: Employees' Feedback; Reward and Compensation System, Performance Management: Appraisal Systems; Performance Review and Feedback; Counselling; Competency Mapping and Assessment of Competencies; Assessment Centres; Behavioural Event Interview (BEI) Conflict Management and Negotiation Conflict: Concept & Definition; Characteristics of Conflict; Types of Conflicts; Reasons for Conflict; Different Phases of Conflict; Conflict Resolution; Conflict Management; Negotiation Skills for Resolution of Conflicts, HRM and Information Technology: Role of Information Technology in HRM; HR Information and Database Management; Human Resource Information System (HRIS); Human Resource Management System (HRMS); e-HRM; HR Research; Knowledge Management; Technology in Training; HR Analytics

Module C: Credit Management

Overview of Credit Management: Importance of Credit; Historical Background of Credit in India; Principles of Credit; Types of Borrowers; Types of Credit; Components of Credit Management; Role of RBI Guidelines in Bank's Credit Management, Analysis of Financial Statements: Which are the Financial Statements; Users of Financial Statements; Basic Concepts Used in Preparation of Financial Statements; Accounting Standards (AS); Legal Position Regarding Financial Statements; Balance Sheet; Profit and Loss Account; Cash Flow Statement; Funds Flow Statement; Projected Financial Statements; Purpose of Analysis of Financial Statements by Bankers; Rearranging the Financial Statements for Analysis; Techniques used in Analysis of Financial Statements; Creative Accounting; Related Party Transactions, Working Capital Finance: Concept of Working Capital; Working Capital Cycle; Importance of Liquidity Ratios; Methods of Assessment of Bank Finance; Working Capital Finance to Information Technology and Software Industry; Bills/Receivables Finance by the Banks; Guidelines of RBI for Discounting/Rediscounting of Bills by Banks; Trade Receivables Discounting System (TReDS); Non-Fund Based Working Capital Limits; Other Issues Related to Working Capital Finance, Term Loans: Important Points about Term Loans; Deferred Payment Guarantees (DPGs); Difference between Term Loan Appraisal and Project Appraisal; Project Appraisal; Appraisal and Financing of Infrastructure Projects, Credit Delivery and Straight Through Processing Documentation; Third-Party Guarantees; Charge over Securities; Possession of Security; Disbursal of

Loans; Lending under Consortium/Multiple Banking Arrangements; Syndication of Loans; StraightThrough Loan Processing or Credit Underwriting Engines, Credit Control and Monitoring: Importance and Purpose; Available Tools for Credit Monitoring/Loan Review Mechanism (LRM), Risk Management and Credit Rating: Meaning of Credit Risk; Factors Affecting Credit Risk; Steps taken to Mitigate Credit Risks; Credit Ratings; Internal and External Ratings; Methodology of Credit Rating; Use of Credit Derivatives for Risk Management; RBI guidelines on Credit Risk Management; Credit Information System, Restructuring/Rehabilitation and Recovery: Credit Default/Stressed Assets/NPAs; Willful Defaulters; Non-cooperative borrowers; Options Available to Banks for Stressed Assets; RBI Guidelines on Restructuring of Advances by Banks; Available Frameworks for Restructuring of Assets; Sale of Financial Assets, 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.

Paper 2: Bank Financial Management (BFM)

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), GIFT City 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 respect of Liquidity Risk Management; Stress Testing; Contingency Funding Plan; Overseas Operations of the Indian Banks' Branches and Subsidiaries and Branches of Foreign Banks in India; Broad Norms in

Respect Of Liquidity Management; Liquidity Across Currencies; Management Information System; Reporting to the Reserve Bank of India; Internal Controls, Basel III Framework on Liquidity Standards: Liquidity Coverage Ratio; Liquidity Risk Monitoring Tools; Net Stable Funding Ratio

Module C: Treasury Management

Introduction to Treasury Management: The Concept; Functions of Integrated Treasury; The Process of Globalisation; Evolving Role of Treasury as Profit Centre; Organisation of Treasury, Treasury Products: Products of Foreign Exchange Markets; Money Market Products; Securities Market Products; Domestic and Global Markets, International Equity and Debt Products: Regulatory Environment; Global Depository Receipts; Indian Depository Receipts; External Commercial Borrowings; Trade Credits; Rupee Denominated Bonds, Funding and Regulatory Aspects: Reserve Assets: CRR and SLR; The Liquidity Adjustment Facility (LAF); Payment and Settlement Systems, Treasury Risk Management: Supervision and Control of Treasury; Market Risk and Credit Risk; Risk Measures: VaR and Duration; Use of Derivatives in Risk Management, Derivative Products: Derivatives and the Treasury; OTC and Exchange Traded Products; Forwards, Options, Futures and Swaps; Interest Rate and Currency Swaps; Developments in Indian Markets and RBI Guidelines on Risk Exposure, Treasury and Asset-Liability Management: Meaning of Asset-Liability Management (ALM), Liquidity Risk and Interest Rate Risk, Role of treasury in ALM, Use of derivatives in ALM, Credit risks and Credit Derivatives, Transfer pricing, Policy Environment

Module D: Balance Sheet Management

Components of Assets and Liabilities in Bank's Balance Sheet and their Management: Components of a Bank's Balance Sheet; What is Asset Liability Management?; Significance of Asset Liability Management; Purpose and Objectives of Asset Liability Management; ALM as Co-ordinated Balance Sheet Management, Banking Regulation and Capital: Capital and Banking Regulation, Capital Adequacy – Basel Norms: Scope of Application; Pillar-1 – Minimum Capital Requirements; Pillar 2- Supervisory Review Process;

Pillar 3 – Market Discipline, Asset Classification and Provisioning Norms: Asset Classification; Provisioning Norms, Liquidity Management: Definition; Dimensions and Role of Liquidity Risk Management; Measuring

and Managing Liquidity Risk, Interest Rate Risk Management: Essentials of Interest Rate Risk; Sources of Interest Rate Risk; Effects of Interest Rate Risk; Measurement

of Interest Rate Risk; Interest Rate Risk Measurement Techniques; Strategies for Controlling Interest Rate Risk; Controls and Supervision of Interest Rate Risk Management; Sound Interest Rate Risk Management Practices; RBI's Draft Guidelines on Interest Rate Risk in Banking Book, RAROC and Profit Planning: Profit Planning; Risk Aggregation and Capital Allocation; Economic Capital and RAROC

Paper 3:Advanced Business and Financial Management (ABFM)

Module A: The Management Process

Basics of Management: Definition of Management, The Management Process, Functions of Management, Importance of Management, Management Thoughts & Approaches, Management Challenges & Opportunities, Introduction to Strategic Management, Business Environment Analysis, Planning: Fundamentals of Planning, Steps in Planning, Importance of Planning, Advantages and disadvantages of planning, Management by Objectives, Plan Components, Contingency planning, Forecasting & Decision Making, Organizing: Introduction and Fundamentals of Organizing, Importance of Organisation, Stages in Organising

Process, The Organising Process, Principles of organizing, Types of Organisations, Organisation structure, Organisation charts and manuals, The Organisation culture, Authority & Responsibility, Key Issues in Organisation Structure, Organisational Change, Conflict Dynamics, Staffing: Functions of Staffing, Objectives of staffing, Nature of staffing, Facets of staffing, Significance of staffing,

System approach to staffing, Recruitment, Selection, Training, Retention and development, Knowledge and learning management,Performance Appraisal, Human Resource Development, Directing: Characteristics of directing, Importance of directing, Elements of directing, Leadership, Motivation,Communication, Supervision, Controlling:Basics of Controlling, Characteristics of controlling, Advantages of controlling, Limitations of controlling, Types of control management, Control process, Relation between planning and control, Control Techniques, Control technique and Information Technology.

Module B: Advanced Concepts Of Financial Management

Sources of Finance and Financial Strategies: Equity Capital, Internal Accruals, Preference Capital, Term Loans, Debentures, Alternative Financing Strategies in the Context of Regulatory Requirements, Financial and Operating Leverages: Financial Leverage, Degree of Financial Leverage and its Behaviour, Operating Leverage, Degree of Operating Leverage and its Behaviour, Combined or Total Leverage, Capital Investment Decisions: Objective of capital investment decisions, Estimation of project cash flows, Forecasting and its relation to regulation of capital for short, medium and long term periods, Relationship between sales, production and other functional budgets, Cash Forecasts, Cost analysis for projects, Methods of Investment appraisal; Social Cost Benefit Analysis, Capital Budgeting for International Project Investment Decisions: Foreign Investment Analysis, Special Considerations-Foreign & Home Currency Cash Flows, Foreign Currency Discount Rates Computation, International Portfolio Investment and Institutional Constraints, Direct and Indirect Channels for International Portfolio Investment, Exchange and Country Risk, Return and Risk of Foreign Investment, Capital asset pricing model, Arbitrage pricing theory; International Capital Budgeting Issues involved in overseas projects, Approaches for evaluation of overseas projects, Evaluation methods, , Impact of transfer pricing, Adjustment of Risk and Uncertainty in Capital Budgeting Decision: Sources & Perspectives on Risk, Sensitivity Analysis, Scenario Analysis, Hillier Model, Simulation Analysis, Decision Tree Analysis, Corporate Risk Analysis, Managing Risk, Project Selection Under Risk, Risk Analysis in Practice, Decision Making: Decision Making using Cost-Volume-Profit (CVP) Analysis, Decision Making using Relevant Cost Concepts, Decision Making using Activity Based Costing, Ethical and Non-Financial Considerations Relevant to Decision Making

Module C: Valuation, Mergers & Acquisitions

Corporate Valuations: Approaches to Corporate Valuation, Adjusted Book Value Approach, Stock and Debt Approach, Direct

Comparison Approach, Discounted Cash Flow Approach, Steps involved in valuation using DCF Approach, Discounted Cash Flow Valuation: Estimating Inputs, Approaches to Discounted Cash Flow Models, Various discounted Cash Flow Models, Dividend Discount Model, Applicability of

the Dividend Discount Model, Other Non-DCF valuation models: Relative valuation model, Equity Valuation Multiples Model, Enterprise value multiples Model, Choosing the right multiples, Book value approach Model, Stock and debt approach, Special cases of valuation: Intangibles –Brand, Human valuation etc., Real estate Firms, Start-up firms, Firms with negative or low earnings, Financial Service companies, Distressed firms, Valuation of cash and cross holdings, Warrants and convertibles, Cyclical & non-cyclical companies, Holding companies, E-commerce firms, Mergers, Acquisitions and Restructuring: Types of Transactions, Reasons for Merger, Mechanics of a Merger, Costs and Benefits of a Merger, Exchange Ratio in a Merger, Purchase of a Division / Plant, Takeovers, Leveraged Buyouts, Acquisition Financing, Business Alliances, Managing Acquisitions, Divestitures, Holding Company, Demergers, Deal structuring and financial strategies: Negotiations, Payment and legal considerations, Tax and accounting considerations, Tax reliefs and benefits in case of Amalgamation in India, Financial reporting of business combinations, Deal Financing, Financing of cross border acquisitions in India.

Module D: Emerging Business Solutions

Hybrid Finance: Advantages and disadvantages of Hybrid securities, Types of hybrid securities, Preference Share Capital, Features of Warrants, Features of Convertible Debentures, Differences between Warrants and Convertible debentures, Valuation of Warrants, Valuation of Compulsorily Convertible (Partly or fully) Debentures, Objective of issuing Warrants and Convertible debentures, Features of Foreign Currency Convertible Bond (FCCB), Mezzanine Financing, Innovative Hybrids, Start-up Finance: Benefits to startup under the Startup Plan, Startup definition in India, Challenges faced by Startups, State Startup Policy, Pitch Presentation, Programmes and competitions for startups, Tax exemptions, Funding, Investor's outlook in Startups, Funding schemes and programmes, International challenges and bridges, Private Equity and Venture Capital: Characteristics of Venture Capital Investments, Characteristics shared by Private Equity and Venture Capital as well as their key distinctions, Financing options available through Venture Capital, Investment in Private equity, Benefits obtained through private equity, Drawbacks to the practice of private equity, Due diligence, Exit Strategies, Artificial Intelligence: History of Artificial Intelligence, Applicability of Artificial Intelligence, Artificial Intelligence in Banking and Finance, The future scope of Artificial Intelligence, Neural Networks, Control Theory and

Cybernetics, Rational Agents, Motion and Manipulation, Tools and Techniques of Artificial Intelligence, Artificial Intelligence and Morality, Business Analytics as Management Tool: Essentials of Business analytics, Types of Analytics, Elements of Business Analytics, Big Data Analytics, Web and Mobile Analytics, Comparing web Vs Mobile Analytics, Importance of Business Analytics, Green and Sustainable Financing: ISO Standards for Green Finance, Building Green Finance, International Best Practices towards Green Finance, Public Policy in India, Progress of Green Finance in India, Challenges and way forward, Growth of Regulatory Framework, National Efforts towards Green and Sustainable Financing, RBI Views on Climate Risk and Sustainable Finance, Special Purpose Acquisition Company: Advantages of SPAC, Disadvantages of SPAC, SPAC Formation and Timelines, The SPAC Merger, Stakeholders, Characteristics of SPACs, Process, SPAC Capital Structure, Trust Account, Warrants, Forward Purchase, IPO Agreements, De-SPAC Process

Paper 4: Banking Regulations and Business Laws (BRBL)

Module A: Regulations and Compliance

Legal Framework of Regulation of Banks: Business of Banking, Constitution of Banks, Reserve Bank of India Act, 1934, Banking Regulation Act, 1949, Reserve Bank as a Central Bank and Regulator of Non-Banking Financial Institutions/Banks, Government as a Regulator of Banks, Control over Co-operative Banks, Regulation by Other Authorities, Control over Organisation of Banks: Licensing of Banking Companies including RBI Licencing Policy for Universal Banks and Small Finance Banks/Branch Licensing, Paid-up Capital and Reserves, Shareholding in Banking Companies, Subsidiaries of Banking Companies, Board of Directors, Chairman of Banking Company, Appointment of Additional Directors, Restrictions on Employment, Controls over Management, Corporate Governance, Directors and Corporate Governance, Regulation of Banking Business: Power to Issue Directions, Acceptance of Deposits, Nomination, Loans and Advances, Regulation of Interest Rates, Regulation of Payment Systems, Internet Banking Guidelines, Regulation of Money Market Instruments, Banking Ombudsman, Regulation to Strengthen Financial Stability

Returns, Inspection, Winding Up, Mergers & Acquisitions Annual Accounts and Balance Sheet, Audit and Auditors, Submission of Returns,

Preservation of Records and Return of Paid Instruments, Special Audit, Inspection and Scrutiny, Board for Financial Supervision, Acquisition of Undertakings, Amalgamation of Banks, Winding up of Banks, Penalties for Offences Public Sector Banks, Private Sector Banks, Regional Rural Banks, Differentiated Banks and Co-operative Banks, Local Area Banks, State Bank of India, Regional Rural Banks, Other Public Sector Banks, Application of Banking Regulation Act to Public Sector Banks, Disinvestment of Shares by Government, Co-operative Banks, Private Sector Banks, Differentiated Banks, Local Area Banks, Non-Banking Financial Companies (NBFCs): Regulators of NBFCs, Role of NBFC in promoting Inclusive Growth, Registration, Revised Scale Based Regulatory Structure, Nomenclature and Regulatory Norms, Capital Guidelines, Prudential Guidelines, Corporate Governance, Fair Practices Code for applicable NBFC, Bank Finance to NBFCs registered/not requiring registration with RBI, Co-Lending by banks and NBFCs to PSA Financial Sector Legislative Reforms and Financial Stability and Development Council

Narasimham Committees 1/2, Banking Sector Reforms, Reforms in Monetary Policy, Reforms in Financial Markets, Reforms in Forex Market, Financial Sector Development Council (FSDC), Function of the FSDC, Wings of FSDC.

Module B: Important Acts/Laws & Legal Aspects of Banking Operations – Part A

The Prevention of Money Laundering Act, 2002: Offence of Money Laundering, Punishment for Money Laundering, Obligations of Banking Companies, Financial Institutions and Intermediaries, Enhanced Due Diligence, Rules Framed, Records to be Maintained, Information Contained in the Records, Procedure for Maintaining Information, Procedure for Furnishing Information to the Director, Verification of Records of the Identity of Clients, Maintenance of Records of Identity of Clients, Some Cases pertaining to the Act, Negotiable Instruments Act, 1881: Negotiable Instruments, Types and Characteristics, Drawer/Acceptor, Payment of Cheques – Protection to Bankers' /Customers', Material Alteration, Where Alteration is not apparent, Protection to the Collecting Banker, Foreign Exchange Management Act, 1999: Meaning of Certain Important Terms Used in FEMA, Regulation and Management of Foreign Exchange, Powers of RBI with Respect to Authorized Persons, Contravention, Penalties, Adjudication and Appeals, Directorate of Enforcement, Special Provisions

relating to Assets held outside India Payment & Settlement Systems Act, 2007 Definitions, Designated Authority/Authorization, Regulation and Supervision by the RBI, Settlement and Netting, Power of RBI to make regulations, Law Relating to Securities and Modes of Charge – I: Mortgage, Document of Title to Immoveable Property – Meaning, Copy of Document of Title to Immoveable Property Where Acceptable Law Relating to Securities and Modes of Charge – II Appropriation, Assignment, Pledge, Hypothecation, Bankers lien, Set-off Creation/Registration and Satisfaction of Charges

What is a Charge? Procedure for Registration of Charge, Effect of Registration of Charges, Effect of Nonregistration of Charges, Provisions of Companies Act 2013 Relating to Registration of Charges... Read more at: <https://www.bankersadda.com/caiib-syllabus-new/>

THANK YOU

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IICF

