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**PRE – Ph.D REGISTRATION EXAMINATION
BANK MANAGEMEMNT**

Unit: 1

Indian Financial System : Money Market – Capital Market – Indian Banking System – Reserve Bank of India – Commercial Banks – Regional Rural Banks – Co-operative Banks - Payment Banks – Small Finance Banks – Non-Banking Financial Companies – Mutual Funds – Development Banking Institutions: NABARD, SIDBI, SFCs, IFCI, EXIM Bank – Financial Sector Reforms – Banking ombudsman

Unit: 2

Functions of Commercial Banks: Banker Customer relationship – Different types of deposits – KYC norms – Payment and collection of cheques – Lending – Principles and types – Different modes of charging securities- Non-Performing Assets – Financial Inclusion – Ancillary services.

Unit: 3

Banking Technology: ATMs – Tele Banking – Mobile Banking – Internet Banking – NEFT – RTGS – ECS – SWIFT – Risks in Technology Banking – Core Banking System – Marketing of Banking Services – Marketing Mix of a Modern Bank.

Unit: 4

Indian Insurance Sector: Principles of Insurance – Role of IRDAI – Types of Insurance – Life Insurance – Policies – Premium – Procedure – Documents – Surrender Value – Lapsation – Revival – Assignment – Nomination – Claim settlement.

Unit: 5

Non Life Insurance – Fire – Marine – Motor – Health – Miscellaneous Insurance, Reinsurance – Intermediaries: Agents, Brokers – Bancassurance – surveyor – Insurance Ombudsman.

References:

1. Principles and Practices of Banking - Indian Institute of Banking & Finance
2. Legal and Regulatory Aspects of Banking - Indian Institute of Banking & Finance, 2015
3. Banking Theory, Law & Practice- K.P.M Sundaram & Varshney
4. Digital Banking – IIBF
5. Principles of Insurance – Insurance Institute of India
6. Life Assurance - Insurance Institute of India
7. Insurance Principles and Practices – M.N.Mishra, S.B.Mishra and S.Chaad & Company Ltd.

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