

Dear **friends**,

We are pleased to inform that latest edition of **Banker's Digest** is released duly incorporating the updates on Banking & Finance topics till 15th September 2023. Basing on the recent developments in the industry and feedback received from the readers, the following new chapters / topics are included besides revising the earlier chapters/topics.

1. Indian contract Act	17. Contactless Card Payments
2. Right to Information Act	18. E-RUPI, NTS, NUE, CPFIR
3. Indian Stamp Act	19. PM Vishwakarma
4. Locker - Revised Guidelines	20. Credit Rating Agencies
5. KYC - Revised Guidelines (V-CIP, CKYC-R, SFT, FATF	21. RBI guidelines on Urban Co-operative Banks
6. Special Non Resident Rupee a/c	22. NARCL
7. Fair Practices code for Lenders	23. NBFC - Liquidity Crisis
8. RBI guidelines on Release of Original Documents	24. Central Bank Digital Currency (CBDC)
9. Integrated Ombudsman Scheme	25. EASE-5.0, Performance Linked Incentive to Bank Staff
10. CGTMSE, CEGSSC, CGSMU, CGFSEL	26. Financial Services Institutions Bureau (FSIB)
11. Interest Subvention - VISVAS	27. NPAs- Staff Accountability guidelines
12. Credit Bureaus	28. Incremental CRR
13. Cash Withdrawal Tax	29. Failure of Banks in USA
14. NCLT accounts - Provisions	30. Key Bills/Committees on Banking
15. Advisory Board for Banking and Financial Frauds (ABBFF)	31. Performance of Public Sector Banks (Operating / Net Profit)
16. Positive Pay System	32. Market Share Analysis of Banks

Further, **Question Bank** (500 Questions) is updated with addition of around 100 questions. The topics covered (Index) is enclosed for your information. The book is of immense use to the bank employees appearing for the ensuing promotion process.

Interested may indent for soft copy duly furnishing your personal email id to my whatsapp number (9490213002 or email id nsn6507@yahoo.com). The current edition is priced at **Rs.600/-**. You may transfer either through Paytm (9490213002) or scan the attached QR code.

Thanks & Regards,

Wish You all the Success.

N S N Reddy
Banker's Digest

Banker's Digest 2023 – Index		
No	Topic	Page
1	Banking & Important Acts	
i)	Reserve Bank of India Act 1934	1-2
ii)	Banking Regulation Act 1949	3
iii)	Negotiable Instruments Act 1881	4-5
iv)	Indian Limitation Act 1963	6
v)	Information Technology Act 2000	7
vi)	Indian Contract Act 1872	8
vii)	Payments and Settlements Systems Act 2007	9
viii)	DRT-1993 / LokAdalat-1987 / SARFEASI Act 2002/ RTI Act	10-11
ix)	CERSAI Act / Consumer Protection Act 2019	12
x)	Lien/Right of Set-off /Clayton's Rule/Garnishee Vs Attachment	13-15
xi)	Pledge / Hypothecation / Mortgage	
xii)	Bank and Customer Relations	
2	Evolution of Indian Banking	
i)	Class Banking (Pre Independence)	16
ii)	Mass Banking (Post Independence)	16
iii)	Quality Banking (Post Reform)	17
iv)	Digital Banking (21 st Century)	18
v)	Consolidation Banking (Ongoing)	19-20
3.	Types of Banks& NBFCs	
i)	Public Sector Banks (PSBs)	21
ii)	Private Sector Banks (Old & New Generation)	22-24
iii)	Universal Banks – Licensing Policy	25
iv)	Small Finance Banks	26-27
v)	Payment Banks	28-29
vi)	Foreign Banks	30
vii)	Regional Rural Banks (RRBs) / Urban Co-operative Banks (UCBs)	31-32
viii)	Shadow Banks (NBFCs)	33-34
ix)	New Gen Lending Institutions (P2P and Crowd Funding)	35
ix)	NPCI/DICGC/IDRBT/Mudra Bank and IBA	36
4	Deposits & Customer Service	
i)	Guidelines on Deposits (RBI/IBA)	37-48
ii)	Know Your Customer (KYC)	49-54
iii)	NRIs – Products & Services	55-60
iv)	Currency Management & Cash Remittances	61-65
v)	Customer Service & Fair Practices Code for Lenders	66-68
vi)	Integrated Ombudsman Scheme & Compensation Policy	69-71
5	Loans / Advances	
i)	Principles of Lending	72
ii)	Balance Sheet & Ratio Analysis	73-75
iii)	Housing Loans	76-77
iv)	Education Loans	78-80
v)	Micro Credit / Self Help Groups	81-82
vi)	Micro, Small and Medium Enterprises (MSME)	83-89
vii)	Retail Credit	90-91

viii)	Infrastructure Funding – Models	92
ix)	Non-Fund Business (Bank Guarantees/Letter of Credit)	93-97
x)	Multiple Banking/Consortium/Joint Lending Agreement	98-99
xi)	Credit Delivery System	100
xii)	Takeover of Accounts Guidelines	101
xiii)	Credit Management – A Check List	102-106
xix)	Interest Subvention Schemes	107-109
xx)	Priority Sector Guidelines	110-114
6	Recovery Management	
i)	NPA & Prudential Norms	115-118
ii)	CRILC / Wilful Defaulters / Red flagged accounts	119-120
iii)	Credit Bureaus	121
iv)	Asset Reconstruction Companies (ARCs)/Sale of Stressed Assets	122-124
v)	NCLT/IBC-2016/Fugitive Economic Offenders Ordinance 2018	125-127
vi)	Bank Frauds – Reporting Guidelines & CVC Initiatives	128
7	Risk Management	129-133
8	Payment Systems & Digital Banking	
i)	Alternate Delivery Channels (ADC)	134-136
ii)	Evolution of Payment Systems	137-140
iii)	NPCI Products & Services	141-143
iv)	Unauthorized / Failed Digital Transactions – Resolution	144-146
v)	Cyber Frauds – Precautions	147-148
9	Financial Inclusion	152-155
i)	Objective / PMJDY / BC / Bank Mitras / USB / CSCs	156-161
ii)	Loan Linked Schemes (PMEGP/MUDRA/Standup/Startup)	162-164
iii)	Insurance, Pension, Small Savings & other schemes	165-168
10	Current Topics - Banking & Finance	
i)	Monetary Policy Concepts	169-173
ii)	Union Budget Concepts	174-175
iii)	Gold Monetization Schemes (SGB & GDS)	176-177
iv)	Corporate Bond Market	178
v)	Commercial Paper (CP)	179
vi)	National Asset Reconstruction Company Limited (NARCL)	180
vii)	Special Economic Zone (SEZ)/IFSC/GIFT City	181
viii)	Digital Vs Crypto currency	182
ix)	NBFCs/UCBs – Liquidity Crisis & Challenges	183-185
x)	Banking Reforms in India – Recent Developments	186-189
xi)	Committees / Bills / Ordinances	190-195
xii)	Deregulation of Interest Rates / Base Rate / MCLR / EBLR	196
xiii)	Important Banking Concepts	
xiv)	i) Treasury	197-199
	ii) Forex	200-208
	iii) Banking	209-225
xv)	Important Banking & Financial Institutions & Heads	226
xvi)	Banking at Glance	227
11	Question Bank & Key	228-281