

History and structure

1. Bank name and its headquarters (payment bank, small finance bank, scheduled banks, foreign banks)
2. Banking regulation ACT
3. RRB (ACT, share percentage)
4. Important ACT.
5. Bank and its app name

RBI – Reserve Bank of India:

Subsidiaries of RBI (NABARS, NHB, BRBNMPL, DICGC)

Monetary policy (CRR, SLR, Repo, Reverse Repo)

Payments:

1. Cheque (Bearer cheque, order cheque, crossed cheque, uncrossed cheque, post dated cheque, ANTIDATED cheque, stale cheque, dishonour cheque, truncated cheque).
2. NEFT
3. RTGS
4. IMPS
5. UPI

NPCI:

- | | |
|---------|---------------|
| 1. NFS | 6. AEPS |
| 2. UPI | 7. Rupay Card |
| 3. BHIM | 8. USSD |
| 4. NACH | 9. BBPS |
| 5. CTS | 10. APBS |

Types of accounts:

1. Current account
2. Savings account
3. Fixed deposit
4. Requiring deposit
5. NOSTRO account
6. VOSTRO account
7. Dormant account
8. DEMAT account
9. NRO
10. NRE
11. FCNR
12. NO frill accounts
13. BSBDA
14. PMJDY
15. Small saving scheme

Codes and numbers:

1. IFSC
2. MICR
3. Swift
4. USSD
5. UAN
6. MMID
7. UPI PIN
8. LEI
9. UIDAI
10. PAN
11. GSTN

Bonds:

1. MASALA BONDS
2. Green bonds
3. Sovereign gold bond

Risk in banking sector:

1. Credit risk
2. Operational risk
3. Market risk
4. Liquidity risk
5. Equity risk
6. Business risk



BASEL NORMS:

1. Basel 1 (RWA %, introduced)
2. Basel 2 (RWA %, introduced)
3. Basel 3 (RWA %, introduced)

ATM types:

1. Brown label ATM
2. Green label ATM
3. White label ATM
4. Pink label ATM
5. Orange label ATM
7. ON SITE ATM
8. OFF SITE ATM

Difference between:

1. VISA
2. MASTER
3. RUPAY

Financial inclusion:

1. No frill accounts
2. BSBDA
3. PMJDY
4. DBT
5. BC scheme
6. SWABHIMAN
7. Lead bank scheme



Lending

1. Loans (secured, unsecured)

Hypothecation

Pledge

Mortgage

2. Priority sector lending

3. Reverse mortgage loan

4. NPA and its types

5. SARFAESI 2002

6. PCA

Negotiable instrument act 1881:

1. Cheque, DD

2. Promissory NOTE

3. Bill of Exchange

Money market:

1. Treasury bills

2. Certificate and deposit

3. Commercial paper

4. Cash management bill

Capital market:

1. Shares

2. IPO

3. FPO



Currency notes:

1. Color
2. Size
3. Bleed line

Types of notes:

1. SOTLED
2. MUTILATED

PAYMENT BANK:

1. Deposit limit
2. Min paid up capital
3. Committee
4. Functions

Small finance bank:

1. Deposit limit
2. Minimum paid up capital
3. Committee
4. Functions

Important banking terminology:

1. IPO
2. FPO
3. OMO
4. Arbitrage
5. Cross selling
6. Upselling
7. Letter of credit



8. Bank guarantee
9. Amortization period
10. Moratorium period
11. Grace period
12. FEMA
13. Fiscal deficit
14. FACTORING
15. Heading
16. WMA
17. Money laundering
18. Currency chest
19. Over draft
20. Subprime lending
21. Retail banking
22. Wholesale banking
23. Net interest margin
24. Important committee
25. Recent Yojana
26. Disinvestment
27. Underwriting
28. Endorsement
29. Base rate
30. Garnishee order
31. OMBUDSMAN scheme (2006)
32. Rating agency and headquarters
33. CIBIL
34. International banking organisation
35. ECS
36. Inflation and its types
37. Teaser loan
38. Gold monetisation scheme
39. Stock exchange and its naves
40. Development banks (NABARD, SIDBI)



Important banking abbreviation:

1. RTGS
2. NEFT
3. VAP
4. IPO
5. FPO
6. NDTL
7. PCA
8. BCBS
9. CRAR
10. RWA
11. ALM
12. CIBIL
13. CRISIL
14. SARFAESI
15. ELSS
16. LIBOR
17. MIBOR
18. CARE
19. CASA
20. FEMA
21. FDI
22. FII
23. UPI
24. BSBDA
25. UIDAI
26. NPCI
27. AML
28. NACH
29. USSD
30. BHIM
31. MUDRA
32. MCLR



33. SIDBI
34. NHB
35. LCR
36. SWIFT
37. MICR
38. IFSC
39. LTV
40. DICGC
41. OMO
42. MSF
43. SLR
44. CRR
45. CTS
46. EFTPOS
47. MDR
48. EMV
49. FIMMDA
50. APBS

BANKERS

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