



CONTENTS

	PAGE
Foreword	I-3
CHAPTER 1 : BANKING : BASIC INFORMATION	1
CHAPTER 2 : BANKER-CUSTOMER RELATIONSHIP	12
CHAPTER 3 : DEPOSITS-GENERAL/DEPOSIT ACCOUNTS	22
CHAPTER 4 : ADVANCES-GENERAL	52
CHAPTER 5 : RETAIL LOANS	69
CHAPTER 6 : CREDIT CARDS	75
CHAPTER 7 : FEE-BASED BANKING SERVICES	81
CHAPTER 8 : INFORMATION TECHNOLOGY AND ELECTRONIC BANKING	90
CHAPTER 9 : FINANCIAL INCLUSION INCLUDING MICROFINANCE AND SHGs	100
CHAPTER 10 : SECURITY MEASURES INCLUDING SYSTEM SECURITY	119
CHAPTER 11 : MARKETING OF BANK PRODUCTS AND CUSTOMER SERVICE	127
CHAPTER 12 : COMMUNICATION AND FINANCIAL EDUCATION	135
CHAPTER 13 : NPA MANAGEMENT	140
FAQ ON BANKING	147