

# **Syllabus: Assistant Director (Banking) - SFIO (UPSC Vacancy No. 2506070)**

## **1. Banking & Financial System**

- Structure and Functions of Indian Banking System
- RBI - Role, Functions, Monetary Policies
- Basel Norms - Basel I, II, III
- NPA (Non-Performing Assets) - Causes, Management, SARFAESI Act
- Financial Markets - Money Market, Capital Market
- NBFCs, Cooperative Banks, RRBs
- Digital Banking, FinTech & UPI

## **2. Corporate Laws & Governance**

- Companies Act, 2013 - Key Provisions
- Corporate Fraud & Whistleblower Policies
- Role of SFIO, MCA, SEBI
- Fraudulent and Unlawful Practices in Companies
- Forensic Accounting Basics
- Insolvency and Bankruptcy Code (IBC)
- Prevention of Money Laundering Act (PMLA)
- FEMA & Anti-Money Laundering Guidelines

## **3. Financial Statement Analysis**

- Ratio Analysis - Liquidity, Profitability, Solvency
- Balance Sheet, P&L, and Cash Flow Analysis
- Fund Flow Statement
- Red flags in Financial Reporting
- Auditing Principles - Types of Audit, Internal Audit
- Window Dressing and Misreporting Techniques

## **4. Economics & Financial Regulations**

- Indian Economy Overview - GDP, Inflation, Fiscal Policy

- Global Financial Trends affecting India
- IMF, World Bank, FATF
- Risk Management in Banking
- Regulatory Bodies: RBI, SEBI, IRDAI

## **5. General Knowledge & Current Affairs**

- Current Developments in Banking & Finance
- Recent Frauds & Financial Scams in India
- Government Schemes Related to Banking & Finance
- Corporate Governance News
- Economic Survey & Union Budget (latest)

## **6. Behavioral & Situational Questions (For Interview)**

- Case Study Discussions on Banking Fraud
- Ethics in Finance
- Questions on professional experience
- Decision-making in complex fraud scenarios