

**JYOTI NIVAS COLLEGE AUTONOMOUS
SYLLABUS FOR 2018 BATCH AND THEREAFTER**

Programme: B.Voc. (Banking and Finance)

Semester: III

RETAIL BANKING

Course Code: 18BVB304

No. of Hours:60

COURSE OBJECTIVES:

- To help the student to learn the various components of Retail banking and its products
- To help the students understand the marketing aspects related to retail banking
- To give an insight about the current issues involved in retail banking

LEARNING OUTCOMES:

- Get an understanding on retail mortgages and loans and why this is important in today's market place.
- Learn about various banking services and how these relate to retail banking.
- Identify the different banking systems to improve customer experience and meet their unique banking needs.

UNIT 1: Introduction:

8HRS

Retail Banking role within the Bank Operations -Applicability of Retailing Concepts - Distinction Between Retail and Corporate/Wholesale Banking, techniques for appraisal-CIBIL.

UNIT 2: Retail products:

12HRS

Customer requirement-product development process-liabilities and assets products-description of asset products-approval process for retail loans-credit scoring-remittance products, Multi option deposits.

UNIT 3: Asset Products:

15HRS

Home loans, vehicle loans- Eligibility, Purpose, Amounts, Margin, Security, Disbursement, Moratorium, Repayment issues, repayment/collection.

UNIT 4: Marketing in retail banking:

15HRS

Retail strategies-Delivery Channels in Retail Banking-Delivery Models Customer Relationship Management in Retail Banking Service Standards for Retail Banking Technology in Retail Banking.

UNIT 5: Issues in Retail Banking:

10HRS

Recovery of retail loans-Securitization-Third party Distribution in Retail Banking-Introduction to Para-Banking-Demat Account-Recent trends in Retail banking: customer centricity, regulatory recalibration, technology management.

SKILL COMPONENT

- Obtain home loan application form and complete it.
- Prepare an EMI schedule for a vehicle loan for a two wheeler.
- Approach a customer relationship manager of a retail bank and write a report on implementation of CRM in that branch.
- Local area banks, small area banks, payment banks, unit banks and branch banking-reports
- Retail banking credit products-regulatory guidelines
- List down the procedure for branch licensing and opening.
- Write down a note on specialized branches.
- Segment lending,retail banking credit products.

BOOKS FOR REFERENCE

1. Retail Banking, Indian Institute of Banking and Finance, MacMillan Publishers India limited,1st edition
2. Retail Banking, Keith Pond, Gosbrook Professional Publishing Ltd., 4th edition
3. Fundamentals of Retail Banking, O.P Agarwal, Himalaya Publishing House, 2018