



Teaching and Examination Scheme:

Teaching Scheme			Credits	Examination Marks				Total Marks
L	T	P		Theory Marks		Practical Marks		
			ESE (E)	PA (M)	ESE (V)	PA (I)		
3	-	0	3	50	-	-	-	50

L- Lectures; P- Practical; OJT- On Job Training; C- Credit; ESE- End Semester Examination; PA- Progressive Assessment

Content:

Sr. No.	Content	Hrs.
1	Retail Banking – Introduction. What is Retail Banking? How Do Retail Banks Work? Features of Retail Banking. Advantages of Retail Banking. Disadvantages of Retail Banking. Retail Banking in India.	9
2	Overview Retail Products & Services – The Banker – Customer Relationship. Retail Banking Products & Services. Retail Banking Channels. Payments and payment systems. Credit appraisal. Banking Securities. The Recovery of Money.	9
3	Marketing/Selling of Retail Products: Retail Strategies. Delivery Channels. Technology for Retail Banking. Accounting Entries.	9
4	Other issues related to Retail Banking: Securitisation. Mortgage Based Securities. Recent Trends In Retail Banking. Recovery of Retail Loans. Challenges faced by Indian retail banking. Future of Retail Banking in India.	9
5	Practical: Visit to Bank to know the insights of retail operations. Introduction to Various Documents For Retail Banking. Preparation of Mini Project Regarding CASA Services Offered by different Banks.	
	Total	35

Reference Books:

1. Retail Banking By Keith Pond , 4th Edition
2. Retail and Digital Banking: Principles and Practice Book by John Henderson
3. Retail Banking Book by Dr Ramamurthy Natarajan
4. Retail Banking Technology by Suresh Samudrala (Author) , Kindle Edition

Course Outcomes:

After learning the course the students should be able to understand:

1. Introduction to Retail Banking.
2. Importance of Retail Banking.
3. Retail Banking Channels.
4. Retail Banking Products & Services.
5. Technology for Retail Banking
6. Retail Strategies
7. Recent Trends In Retail Banking
8. Recovery of Money.
9. Challenges faced by Indian retail banking
10. Future of Retail Banking in India.