



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	-	-	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 – Concept. Types of Retail Bank. Pre-Requisites For Retail Banking. Models for implementing the Retail Assets & Liabilities. Pricing of Product & Services. Priority Sector Advances. Corporate Banking & Personal Banking.	8
2	Overview Retail Products & Services – Introduction. Other third party products - Insurance products, Gold coins, Mobile recharge, Mutual funds, Government bonds, Demat account, Collection of taxes & utility bills, Advisory services. Advantages & Disadvantages of Third Party Products. Other Services – Payment Services & Deposit Services.	10
3	Operations in Retail Banking Accounts: Operations in retail banking accounts – Introduction. Customer originated. Bank originated. Transactions originated by others. Advantages & Disadvantages. KYC, AML and Account Opening Process – Documents & Procedures. Various Kinds of Accounts & Related Transactions.	8
4	Models, Strategies, Performances and Future of Retail Banking: Indian Scenario, Models - Business Models, Product Models, Process Models, Pricing Models, Technology Models. Strategies of Retail Banking Products & Services. Future of Retail Banking.	10
5	Practical: Visit to Bank/NBFC to know the insights of retail operations. Visit to AMC to know the insights of DEMAT Account Transactions. Prepare Mini Report on KYC, AML and Account Opening Process – Documents & Procedures.	
	Total	36

Suggested Specification table with Marks (Theory):

Reference Books:

1. Retail Banking By Keith Pond , 4th Edition
2. Retail Banking in India by O.P. Agarwal
3. Retail and Digital Banking: Principles and Practice Book by John Henderson
4. Retail Banking Book by Dr Ramamurthy Natarajan
5. Retail Banking Technology by Suresh Samudrala (Author) , Kindle Edition
6. Banking Theory and Practice by K C Shekhar, Lekshmy Shekhar



GUJARAT TECHNOLOGICAL UNIVERSITY

Syllabus for Bachelor of Vocation (B.Voc), 4th, Semester

Branch: Banking Finance Services and Insurance

Subject Name: Retail Banking Operations - II

Subject Code: 1142102

**With effective
from academic
year 2020-2021**

7. Modern Banking of India by O.P. Agarwal, Himalaya Publishing House, 3rd Revised and Enlarged Edition.
8. Banking and Insurance by O.P. Agarwal, Himalaya Publishing House
9. Principles of Banking Management by Neelam C Gulati

Course Outcomes:

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

1. Types of Retail Bank.
2. Pre-Requisites for Retail Banking.
3. Models for implementing the Retail Assets & Liabilities.
4. Pricing of Product & Services.
5. Other third party products & Services.
6. Operations: Customer Originated, Bank Originated & Originated by others.
7. KYC, AML and Account Opening Process.
8. Strategies, Performances and Future of Retail Banking.