

Short Term Course on Retail Banking

Total Duration – 30 hours

Session	Modules	Duration
Session 1	Module 1 : Modern Careers in Banking New career opportunity in banking, Introduction to Indian Financial System Role of Intermediaries in IFS Banks as financial intermediary, different category of banks SFB, payment banks, Public sector , Private sector and foreign banks	2 hrs
Session 2	Module 2 : Upcoming Segments in Banking Role of RBI in the economy Licenses issued to new category of banks, financial inclusion. Small finance banks, Payment banks. Types of Accounts savings, Current and term deposits.	2 hrs
Session 3	Module 3 : Banking and KYC KYC , Account opening & AML Customer Acceptance policy, Customer Identification, Monitoring Transactions & Risk Categorization , Need for KYC and its importance in controlling fraudulent activities Documents for Account opening (Individual, sole proprietor, partnership, Private & Public co, HUF) AML-Stages of Money laundering, CFT norms, PLMPA Act	2 hrs
Session 4	Module 4 : Modern Banking Products and Payment Systems Retail Asset products Home loan, Personal loans, Vehicle loans and Education loans. Payment System In India-Cheques, DD, Electronic fund transfers NEFT RTGS, IMPS.–	2 hrs
Session 5	Module 5: Negotiable Instruments =Cheque – Technical Aspects Cheque return- financial and technical reasons for Cheque return Forged Instruments Crossing of Cheque- General & Special Cheque Truncation System	2 hrs
Session 6	Module 6: Banking and Cash Operations Cash operations, Role of a cashier/clerk. Handling cash, Process of cash deposit & withdrawals, Cash Retention Limits of branches	2 hrs
Session 7	Practical Activity- With Respect to Cash Operations	2 hrs
Session 8	Module 7: Third Party Products Mutual funds -types of mutual funds Role of Asset management companies in Mutual funds SEBI as a regulator for MF.	2 hrs
Session 9	Module 8 : Bancassurance- Types of Insurance Products Life and Non life Insurance	2 hrs
Session 10	Module 9 : Technology in Banking- BHIM, UPI ,Google tez, NFC, debit cards, contactless cards Alternate channels of banking-ATM, Mobile banking Internet banking ,	2 hrs

	Phone banking	
Session 11	Module 10 : Account Opening Process to open Bank accounts Digital accounts-process to open Digital Accounts	2 hrs
Session 12	Module 11 : Banking and Risk Management Risk management Banking frauds Case study discussion	2 hrs
Session 13	Module 12 : BCSBI & Banking Ombudsman Banking Ombudsman Scheme Details of Customer Cases	2 hrs
Session 14	Module 13 : Banking and Customer Relationship Management Selling of financial products, Importance of Relationship building Customer service in banking	2 hrs
Session 15	Module 14 : Tips for Career in Banking Career in Banks, Process of job application for PSU Private banks, Banking Exams Important certification in the Banking Industry, Skills required to be a banker. Tips on grooming & interview skills	2 hrs