



GITAM INSTITUTE OF MANAGEMENT (GIM)
Gandhi Institute of Technology and Management (GITAM)
(Declared as Deemed to be University u/s 3 of UGC Act. 1956)
Visakhapatnam – 45.

Course Code: MBG302	Course Title: RETAIL BANK MANAGEMENT	
Semester: VI	Course Type: Core	Credits: 3
Home Programme(s): BBA (MA)		Batch/Academic Year: 2020-22
Course Leader: Dept. of Finance		

Course description and learning objectives

Over the last three decades there has been a remarkable increase in the size, spread and scope of banking activities in India. The emergence of new private banks with enhanced technology has broadened the scope and range of banking services offered to consumers. This has led to intense competition among banks and financial institutions. The developments aiming at strengthening the system, in the retail banking sector in the last two decades are important factors for banking. A peek into the basic tools of banking, along with the regulations governing the sector is beneficial to those interested in taking banking as a profession.

Learning Objectives (LOs):

- To understand the basic functions and services associated with banking
- To recognize various needs of the customers in banks.
- To be able to analyze and understand the need for the various regulations associated with banking.
- To understand the various retail loans offered by the commercial banks.
- To recognize the regulatory framework of RBI.

On successful completion of this course, students will be able to:

	Course Outcomes	Assessment
CO1	Would be able to deal with banking transactions, personal or professional with a better understanding.	A1
CO2	To enable the student to know the basics of a financial system	A2
CO 3	The student will know the role of financial system in economic development of a nation.	A3
CO 4	The student will learn about Indian financial markets, regulators of financial markets, financial institutions.	A3 & A4
CO5	Enhancement of knowledge about financial services in India.	A4

Course outline and Indicative Content

Unit I (6 sessions) (CO1, CO2, L1 & L2)

Introduction to Retail Banking: Definition and scope - customers, products, services; New Products & Services - Financial Planning and Advisory Services, Banc assurance, Mutual Funds, Portfolio Management Services.

Unit II (6 sessions) (CO2, L2 & L3)

Branchless Banking: Management of alternate delivery channels - Automated Teller Machine (ATM), Phone Banking, Mobile Banking, Card technologies, Internet Banking.

Unit III (6 sessions) (CO2, CO3, L12, L3 & L4)

Ancillary Services: Interbank Transfer - Electronic Clearing Services (ECS), Electronic Funds Transfer - NEFT, RTGS, SWIFT, Electronic cheques; Safe Deposit Lockers; FOREX service; DEMAT and Custodial service.

Unit IV (6 sessions) (CO3, CO4, C05, L13 & L4)

Retail Lending: Cash Credit, retail loans - vehicle, personal, home, education; Creation of Security - hypothecation, mortgage, pledge, lien; Banker's Rights; management of non-performing assets (NPA)- capital adequacy - SLR -CRR.

Unit V (6 sessions) (CO3, CO4, C05, L3, L4)

Responsibility of Banks: Know Your Customer (KYC), Prevention of Money Laundering, Banking Ombudsman, Banking Codes & Standards Board of India (BCSBI), introduction to Basel Norms. Case Analysis (Not Exceeding 200 words)

Assessment methods			
Task	Task type	Task mode	Weightage (%)
A1: Mid exam	Individual	Written	20
A2: Coursera	Individual	Presentations / Q&A/Viva	10
A3: Topic Presentation/Case Analysis/ Assignment	Individual /Groups	PPT Presentation/Report	10
A4: End exam	Individual	Written (short/long)	60

Mapping COs - Blooms levels- Assessment Tools

Knowledge dimension / Cognitive dimension	L1. Remember	L2. Understand	L3. Apply	L4. Analyze	L5. Evaluate	L6. Create
Factual Knowledge		CO1(A1&A2)	CO2(A3)	CO3(A1&A2)		
Conceptual Knowledge		CO1(A1&A3)	CO4 (A1)	CO3(A3)		
Procedural Knowledge		CO1(A2,A3&A4)	CO4(A2)	CO4, CO5(A2&A3)		
Meta Cognitive Knowledge		CO1(A2)	CO4(A3)	CO3, CO5(A4)		

Learning and teaching activities

Classroom Teaching, Power Point Presentation, Application in real life situation, Project, Assignment etc.

Teaching and learning resources

- E-Resources, Cases, E-Books, Websites, E-Library.

References

- 1.Ravi Subramanian, "The Incredible Banker", Rupa, New Delhi, 2013
- 2.Rajesh, R., &Sivagnanasithi T., "Banking Theory Law &Prctice", Tata McGraw Hill, New Delhi, 2013
- 3.Dr S Gurusamy, "Banking Theory Law & Practice", Tata McGraw Hill, New Delhi, 2013.

Journals:

- 1."Bank Quest", Journal of Indian Institute of Bankers, Mumbai
- 2."Prajnan", Journal of National Institute of Bank Management, Pune.

CO PO Mapping

This is to map the level of relevance of the Course Outcome (CO) with Programme Outcome (PO).
0= No Relevance; 1= Low Relevance; 2= Medium Relevance; 3= High Relevance

CO PO Mapping						
	PO1	PO2	PO3	PO4	PO5	Sum
CO1	2	0	1	1	3	7
CO2	3	1	1	1	2	8
CO3	1	3	1	3	2	10
CO4	3	1	0	3	1	8
CO5	1	1	3	1	4	10
Target Max Level	10	6	6	9	12	43

BBA (MA) - Program Outcomes

1. Ability to understand the concepts of business and application of information technology in day-to-day business activities.
2. Will understand the law relating to Indian Income Tax and its application for computation of tax liability and for effective tax planning.
3. Evaluate the risks associated with the entity's business and develop strategies for mitigating the risk.
4. Master the use of Excel for managing finance in a digital world.
5. Apply the techniques of Management Accounting for achieving effective and efficient decision-making.