

**SES's L.S. RAHEJA COLLEGE OF ARTS AND COMMERCE
(AUTONOMOUS)**



BOARD OF STUDIES: COMMERCE & MANAGEMENT

PROGRAMME: B.COM (BANKING AND INSURANCE)

SEMESTER: III

**NOMENCLATURE OF THE COURSE: CORPORATE AND RETAIL
BANKING**

NEP Vertical: VSE

Credit: 2

(As Per Choice Based Credit System (under NEP 2020) with effect from the Academic Year 2025-26)



Programme	BBI
Nomenclature of the Course	Corporate and Retail Banking
Total Marks	50
Semester	III
Academic year	2025-2026

Learning Objectives:

- To understand the fundamental concepts, functions, and significance of retail and corporate banking in the financial sector.
- To analyze various banking products, services, and risk management strategies used in both retail and corporate banking.
- To examine the impact of digital transformation, regulatory frameworks, and emerging trends in the banking industry.

Course outcomes:

- To differentiate between retail and corporate banking, their key offerings, and their roles in economic development.
- To evaluate banking products, loan structures, credit assessment techniques, and risk mitigation strategies.
- To assess the role of technology, regulatory compliance, and innovations in shaping the future of banking.

Unit	Course Content	Andragogy	No of Lectures
I	<p>Module 1: Retail Banking (15 Hours)</p> <p>Introduction & Role – Importance of retail banking in the economy</p> <p>Products & Services – Deposits, loans (home, auto, personal), credit cards, insurance, mutual funds</p> <p>Operations – Customer acquisition, KYC & AML compliance, loan processing, collection & recovery</p> <p>Digital Banking – Mobile banking, UPI, e-wallets, AI in customer service</p> <p>Risk Management – Credit risk, operational risk, fraud prevention</p> <p>Trends & Innovations – Fintech integration, AI- driven banking, personalized finance</p>	<p>Lectures & Case Studies –</p> <p>Role- Playing & Group Discussions –</p> <p>Digital Banking Demonstrations</p>	15
	<p>Module 2: Corporate Banking (15 Hours)</p> <p>Introduction & Role – Corporate banking vs. retail banking, key functions</p> <p>Core Services – Working capital finance, term loans, trade finance, investment banking</p> <p>Credit & Risk Management – Credit appraisal, risk assessment, loan syndication, structured finance</p> <p>Treasury & Cash Management – Forex services, liquidity management, derivatives</p>	<p>Industry Expert Sessions –</p> <p>Simulation Exercises –</p> <p>Regulatory & Compliance Workshops</p>	15

	<p>Regulatory & Compliance – RBI guidelines, Basel norms, corporate governance</p> <p>Emerging Trends – Digital transformation, sustainability finance, fintech collaborations</p>		
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REFERENCE BOOKS

- Pond, K. (2018). Retail banking. Chartered Banker Institute.
- Padmalatha, S. (2011). Corporate banking: Principles and practice. Pearson.
- Gordon, E., & Natarajan, K. (2019). Banking theory, law & practice. Himalaya Publishing House.
- Indian Institute of Banking & Finance (IIBF). (2017). Principles of banking. Macmillan.
- Khan, M. Y. (2020). Financial services. McGraw Hill

Internal Continuous Assessment (ICA) Pattern

Particulars	Marks
Presentation/Viva Voce	10
Assignment/Project	10
Total	20

Semester End Examinations (SEE)

Question Paper Pattern

Maximum Marks: 30

Duration: 1 hour

Note: All questions are compulsory

Question No.	Description	Total Marks
1.	A. Full length Theory question OR B. Full length Theory Question	12
2.	A. Full length Theory question OR B. Full length Theory Question	12
3.	Short Notes (Any 2 out of 3)	6