

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



**BOARD OF STUDIES: COMMERCE & MANAGEMENT**

**PROGRAMME: M.COM (Banking & Finance)**

**SEMESTER: III**

**NOMENCLATURE OF THE COURSE: Retail Banking**

**NEP Vertical: Major Mandatory**

**Credit: 4**

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



<b>Program: Masters of Commerce (Banking &amp; Finance)</b>				<b>Semester : III</b>	
<b>Course : Retail Banking</b>				<b>Code:</b>	
<b>Academic Year: 2025-2026</b>				<b>Batch: 2024-2026</b>	
<b>Teaching Scheme</b>			<b>Evaluation Scheme</b>		
<b>Lectures</b>	<b>Practical</b>	<b>Tutorials</b>	<b>Credits</b>	<b>Internal Continuous Assessment (ICA) (weightage)</b>	<b>Term End Examinations (TEE) (weightage)</b>
60	Nil	Nil	04	40 marks/40% of the total marks	60 marks/60% of the total marks

<b>Learning Objectives :</b>	<ul style="list-style-type: none"> <li>• To understand the Evolution and Growth of Retail Banking.</li> <li>• Learn the key principles of retail lending and how banks assess risk in lending to individuals.</li> <li>• Explore the Role of E-Commerce and Technology in Banking.</li> <li>• Recognize the Role of Technology, Security, and Regulatory Framework in Banking</li> </ul>
<b>Learning Outcomes :</b>	<ul style="list-style-type: none"> <li>• Students will be able to gain understanding of Retail Banking Evolution and Practices.</li> <li>• Students will be able to apply the principles of retail lending, assess different types of retail loans, and evaluate loan applications</li> <li>• Students will demonstrate proficiency in utilizing banking technology, ensuring the security of digital transactions, and adhering to legal and regulatory frameworks, including anti-money laundering practices.</li> </ul>

**Detailed Syllabus: (per session plan)** } to be submitted along with Teaching Plan

**Session Outline For (name of the course)** }

**Each lecture session would be of one hour duration (60 sessions).**

<b>Module</b>	<b>Module Content</b>	<b>Module Wise Pedagogy Used (only pointers)</b>	<b>Module Wise Duration/ Lectures</b>
1.	INTRODUCTION & CONCEPT OF RETAIL BANKING Evolution of Banking, Retail Banking and it's Growth, Basis of Bank Account, Client Profile of Retail Bank Portfolio, Deposits & Interest Risk Management	Lectures, group discussions, case studies, and interactive lectures	15 hours

2.	Introduction to Principles of Retail Lending & Types of Retail Advances  Loan Evaluation Procedure  Non-Resident Accounts and its various types Trade Activities in Banks and various trade activities	Lectures, group discussions, case studies, and interactive lectures	15 hours
3.	E-COMMERCE AND BANKING  Introduction to E-Commerce, Credit Cards, Internet Banking in India  Banking Assurance	Lectures, group discussions, case studies, and interactive lectures	15 hours
4.	ROLE OF TECHNOLOGY  Computerization in Banks Remittances – NACH and ECS Clearing NEFT and RTGS Transactions  E-Banking & Need for Security  Security and Legal Framework, Money Laundering	Lectures, group discussions, case studies, and interactive lectures	15 hours

### REFERENCE BOOKS

- "CRM Strategy and Implementation: A Practical Guide" by Anjali Bhatt, 2017, Tata McGraw-Hill Education
- "Customer Relationship Management: Planning and Execution" by Rajiv Mishra, 2020, Pearson India Education Services Pvt. Ltd.
- "Customer Centricity in CRM: Concepts and Applications" by Arvind Kalia, 2018, S. Chand & Company Ltd.
- "CRM in Indian Context: Strategies and Implementation" by R. S. Nirankari, 2019, PHI Learning Pvt. Ltd.

### QUESTION PAPER PATTERN

#### RUBRICS FOR CONTINUOUS EVALUATION

##### Internal Assessment (40% of 100 marks) - 40 Marks

Sr No.	Examination Method	Marks
1	MCQs Test for Internal Assessment	20
2	Assignment	10
3	Presentation / Viva-Voce	10
	<b>TOTAL</b>	<b>40</b>

## QUESTION PAPER PATTERN FOR SEMESTER END EXAMINATION

Maximum Marks: 60

Duration: 2 Hours

All Questions are compulsory

Question No.	Description	Total Marks
1	A. Full Length Theory Question <b>OR</b>	15
	B. Full Length Theory Question	
2	A. Full Length Theory Question <b>OR</b>	15
	B. Full Length Theory Question	
3	A. Full Length Theory Question <b>OR</b>	15
	B. Full Length Theory Question	
4	A. Full Length Theory Question <b>OR</b>	15
	B. Short Notes: Answer any 3 out of 5 given (5 marks each)	

Note: The Full length theory question of 15 marks each may be split up into two smaller questions carrying 8 marks and 7 marks respectively.