



**FIRST-YEAR OF MASTER OF COMMERCE
MAJOR BANKING AND FINANCE REVISED
SYLLABUS ACCORDING TO CBCS NEP
2020**

**COURSE TITLE: RETAIL BANKING
SEMESTER-II, W.E.F. 2023-2024**

**RECOMMENDED BY THE BOARD OF STUDIES IN COMMERCE
AND**

APPROVED BY THE ACADEMIC COUNCIL

Devrukh Shikshan Prasarak Mandal's

Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce, and
Vid. Dadasaheb Pitre Science College (Autonomous), Devrukh.
Tal.Sangmeshwar, Dist. Ratnagiri-415804, Maharashtra, India

Academic Council Item No: _____

Name of the Implementing Institute	:	Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce, and Vid. Dadasaheb Pitre Science College (Autonomous), Devrukh. Tal. Sangmeshwar, Dist. Ratnagiri-415804,
Name of the Parent University	:	University of Mumbai
Name of the Programme	:	Master of Commerce
Name of the Department	:	Commerce
Name of the Class	:	First Year
Semester	:	Second
No. of Credits	:	04
Title of the Course	:	Retail Banking
Course Code	:	C408BKT
Name of the Vertical in adherence to NEP 2020	:	Major and Minor
Eligibility for Admission	:	Any graduate seeking Admission to Master Programme in adherence to Rules and Regulations of the University of Mumbai and Government of Maharashtra
Passing Marks	:	40%
Mode of Assessment	:	Formative and Summative
Level	:	PG
Pattern of Marks Distribution for TE and CIA	:	60:40
Status	:	NEP-CBCS
To be implemented from Academic Year	:	2023-2024
Ordinances /Regulations (if any)		

Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce and Vid. Dadasaheb Pitre Science College, Devrukh (An Autonomous College Affiliated with University of Mumbai)

Syllabus for First Year of Master of Commerce in Banking and Finance

(With effect from the academic year 2023-2024)

SEMESTER-II

Paper No.— I

Course Title: Retail Banking

No. of Credits - 04

Type of Vertical: Major and Minor

COURSE CODE: C408BKT

Learning Outcomes Based on BLOOM's Taxonomy:

After completing the course, the learner will be able to...

Course Learning Outcome No.	Blooms Taxonomy	Course Learning Outcome
CLO-01	Understand	To understand the concepts of retail banking and its scope
CLO-02	Apply	To apply the knowledge of retail products assets and liabilities in business.
CLO-03	Analyze	To analyze the scope and activities of retail banking
CLO-04	Evaluate	To evaluate the relevance and importance of retail banking

Syllabus for First Year of Master of Commerce in Banking and Finance

(With effect from the academic year 2023-2024)

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SEMESTER-II

Paper No.— I

Course Title: Retail Banking

No. of Credits - 04

Type of Vertical: Major and Minor

COURSE CODE: C408BKT

COURSE CONTENT			
Module No.	Content	Credits	No. of Lectures
1	Module I: Introduction to Retail Banking Characteristics of Retail Banking; Advantages of Retail Banking; Constraints in Retail Banking; Evolution of Retail Banking; Prerequisite for Success of Retail Banking; Challenges for Retail Banking Future of Retail Banking Retail Banking: Role within the Bank Operations , Business Models Applicability of Retail Banking Concepts; Distinction between Retail and Corporate/ Wholesale Banking	01	15
2	Module II : Basic of Retail Banking Products Customer Requirements about Service Quality, Credit Products or Asset Products; Other Products and Services; Other Fee Based Services – Distribution of third party products; New Product Development; Product Policy, Credit Cards; Charge Cards; Pre-paid Cards; Debit Cards; Co-branded Cards; Contactless Cards, Credit Scoring ,	01	15
3	Module III: Retail Liability Products Demand Deposits : An Introduction; Current Deposit: An Introduction; Main features of Current Deposit Account; Advantage of Current Deposit Account; Documents required for opening various types of Current Accounts; Opening of Current Account; Operational Instructions in Current Account; Transfer of Accounts; Inoperative Accounts; Closure of Current Account; Savings Bank Account: An Introduction; Advantages and Importance of Savings Bank Deposits to Customers; Who Can Open a Savings Bank Account?; Deregulation of interest in Savings Deposit Account; Maintenance of Balance in Savings Bank Account and Interest Payment; Restrictions on Transactions in SB Account; Services offered in Savings Bank Accounts; Time Deposit – An Introduction; Periodicity of Time Deposit; Operational instructions; Interest on Fixed Deposit; Term Deposit accounts of minors; Premature Payment of FD; Operational Issues of FD; Advances Against Bank’s own Time Deposit Receipts;	01	15

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	Renewal of FD; Recent Rule of RBI on overdue FD; Form 15 G/ 15 H; Deposit of TDS to Income Tax Department by Banks; 2 in 1 Account; Recurring Deposit (RD)		
4	Module IV: Retail Asset Products Home Loans; Housing Loan under Prime Minister's Awas Yojana (PMAY); Home Improvement Loans; Home Decor Loans; Auto/Vehicle Loans; Personal Loans; Educational Loans; Other Retail Loans; Processing of Retail Loans	01	15
	Total	04	60

Access to the Course

The course is available for all the students admitted for Bachelor of Commerce as a Major or a minor. The students seeking admission in other disciplines may select the course as a minor considering the terms and conditions laid down by the University of Mumbai, the Government of Maharashtra, and the college, from time to time.

Forms of Assessment

The assessment of the course will be of Diagnostic, Formative and Summative type. At the beginning of the course diagnostic assessment will be carried out. The formative assessment will be used for the Continuous Internal Evaluation whereas the summative assessment will be conducted at the end of the term. The weightage for formative and summative assessment will be 30:20. The detailed pattern is as given below.

Term End Evaluation (60 Marks)

Question Paper Pattern

Time: 2 hours

Question No.	Unit/s	Question Pattern	Marks
Q.1	All Unit	MCQs	12
Q.2	I	Attempt any 2 out of 3	12
Q.3	II	Attempt any 2 out of 3	12
Q.4	III	Attempt any 2 out of 3	12
Q.5	IV	Attempt any 2 out of 3	12
Total			60

Internal evaluation (40 Marks)

Sr. No.	Description	Marks
1	Mid Term Examinations	20
2	Active Participation in teaching learning Process	10
3	Subject related activities as assigned by the teacher	10
Total		40

Grading Scale

The grading scale used is O to F. Grade O is the highest passing grade on the grading scale, and grade F is a fail. The Board of Examinations of the college reserves the right to change the grading scale.

References :

- 1) Article on 'Mobile Banking Facilities in Indian Banks' - Prof. Aithal.
- 2) Article on 'Insurance Management' — With specific reference to bank assurance - Mr. Sudhindra Bhat.
- 3) Article on 'Money Laundering in Banking' by Prof. J.D. Agarwal Professor of Finance & Founder Chairman & Director, Indian Institute of Finance Chief Editor, Finance India
- 4) Retail Management Principles And Practices- Author(s)/Editor(s): Dr K N Batik
- 5) Retail Management - Author(s)/Editor(s): M A Shewan
- 6) Retail Management - S N Mitra
- 7) Retail Banking- Raghu Palat
- 8) Keynote address by Ms Shyamala Gopinath, Deputy Governor of the Reserve Bank of India, at the IBA - Banking Frontiers International Conference on "Retail Banking Directions: Opportunities & Challenges", Mumbai, 28 May.