

Course Outlines: Branch Banking and Retail Liabilities

A QUALITY E-LEARNING PROGRAM BY www.learnwithflip.com

Branch Banking, Alternate Channels & Payments		
Chapter	What will you learn?	Recommended Study Time
Retail Banking and Finance in India	Functions of a Retail Banking Unit, Assets and Liabilities, Structure of Retail Banking Unit	2 Hours
Branch Banking	Front Office & Back Office Functions of the Branch	2 Hours
Alternate Channels	Automated Teller Machine (ATM), Phone Banking, Mobile Banking, Internet Banking Channel	4 Hours
Clearing & Settlement - Generic	Players in the Payment System, Key Terms, Categorization of Payments	3 Hours
Cheque Clearing & Settlement	Cheque Payment Mechanism, Inward Clearing, Outward Clearing, Types of clearing, Outstation Collection and International Cheques, Cheque Truncation	3 Hours
Electronic Payments – ECS Debit & Credit	Understanding ECS Debit and ECS Credit Process	3 Hours
Electronic Payments – NEFT & RTGS	Understanding the concept and process involved in NEFT and RTGS	3 Hours
	Total	20 Hours

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Deposits & Fee based Products & Processes		
Chapter	What will you learn?	Recommended Study Time
Retail Banking: Types of Accounts	Individual Account Ownerships, Hindu Undivided Family (HUFs), Proprietorship's & Partnerships, Limited Companies, Trusts, Clubs & Societies, Different Status of an Account, Right of Set-off and Lien on Deposit Accounts.	4 Hours
Domestic Liability Products	Current Accounts and Savings Accounts (CASA), Fixed deposits.	4 Hours
NRI Liability Products	NR Accounts - Non Resident Ordinary (NRO) account, Non Resident External (NRE) account, Foreign Currency Non Resident (FCNR) account, Resident Foreign Currency (RFC) account.	3 Hours
Liability Product Processes	Supply Chain in Liability Products, Profitability of a Liability Product, CASA Processes, Term Deposit Processes.	4 Hours
Fee Based Products: Third Party Products	Fee-based Products, Types of Third Party Products, Bancassurance, Gold, Mutual Funds.	6 Hours
Fee Based Products: Proprietary Products	Types of Trade Transactions, Types of Collections, Letter of Credit (LC), Bank Guarantees (BGs), Trade Finance, Cash Management Services, Payments Cards.	3 Hours
	Total	24 Hours