

Retail Banking

- 1) Banking History
 - i) History & Barter System
 - ii) Gift Economy
 - iii) Central Bank
 - iv) Indian Banking System, Functions & Types
 - v) Business model
 - vi) Cooperative & Commercial banks
 - vii) Evaluation
- 2) Retail Liabilities
 - i) Retail Banking Overview
 - ii) Products & Services offered.
 - iii) Savings & Current Account – Features
 - iv) Advances, Discounting, Cash credit, and overdraft
 - v) Deposit services: Types and features
 - vi) Evaluation
- 3) Retail Assets
 - i) Retail Asset Products Overview
 - ii) Credit Origination System for Individuals
 - iii) Understanding the workflows and Business rule engine
 - iv) Key Business Process in Credit origination system
 - v) Credit Origination System for SMEs/Corporates
 - vi) Loan servicing system – Key concepts
 - vii) Loan servicing system - Interest rate management
 - viii) "Debt Management system – Basic concepts Stages of collections"
 - ix) Debt Management system - Queueing, Allocation, Work list & Trail capture
 - x) Evaluation
- 4) Customer Onboarding
 - i) Customer Onboarding
 - ii) What is Customer On-Boarding
 - iii) Traditional Approach
 - iv) Current Challenges
 - v) A digital approach to customer onboarding
 - vi) Types of digital identity checks
 - vii) E KYC for Individuals–India based.
 - viii) AADHAR enabled validations.
 - ix) Corporate e-KYC onboarding basic concepts
 - x) Evaluation
- 5) Banking Architecture
 - i) Banking Architecture Overview
 - ii) Legacy Systems
 - iii) Modern Day Architecture
 - iv) Simplifying Banking Architecture
 - v) Operating in a Simplified Architecture Future

- vi) Recommendations for Banks
- vii) Evaluation
- 6) Payments
 - i) Introduction to Payments
 - ii) Classification of Payment Methods
 - iii) Payment Systems & Types
 - iv) Payment Systems Architecture
 - v) Key elements of payment systems
 - vi) Limits
 - vii) Evaluation
- 7) Corporate Banking
 - i) Corporate banking Overview
 - ii) Role of Corporate Banking
 - iii) Retail vs corporate banking
 - iv) Customer Offerings
 - v) Type of Products
 - vi) Evaluation
- 8) Wealth Banking
 - i) Basics of Investing & Investing terminologies
 - ii) How does compounding work?
 - iii) Investment Products
 - iv) Determining Investment style and avenues
 - v) Creating a Portfolio
 - vi) Minimizing Risks
 - vii) Investment returns
 - viii) Measurement of Risks
 - ix) SIP - Basic concepts and classification
 - x) Mutual Funds- Basic concepts and classification
 - xi) Evaluation