

OBE based Teaching Lesson Plan 2020-21 (Even Semester)

Program: B.COM /BBA

Course Name: BANKING FOR BPS

Course Code: C3 20AR403

Semester: IV

Lecture hours: 60

Faculty in-charge: Ms. Veda

Course Outcome No.	Course Outcomes	T level Indicator
CO 1	Illustrate the function and the type of product and services offered by banks in the context of business process services.	T3
CO 2	Evaluate the functions and services offered by commercial banks in the context of retail banking.	T5
CO 3	Relate the role of credit, debit and ATM cards with retail banking business in the context of business process services.	T3
CO 4	Compare and contrast the process of lending mode of consumer loans and mortgages in the context of business process services.	T2
CO 5	Examine the implications of the cash management services and KYC in the context of business process services.	T3
CO6	Evaluate implications of each mode of trade financing option and its process in the context of BPS	T5

Module No. Topics Covered	Course Outcome No.			Instructional techniques	Assessment	T level
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		No. of Lecture Hours	Pre- Class Activity			
<p>Unit 1 – Overview of Banking Bank and Banking – Functions of Bank – Principles and Banking – Legal Aspects of Banking – Banks Obligations and Rights, Banks Dealing with Special Customers, Specific Customer Instruction – Risks and Controls – Types of Risk – Credit Risk, Market Risk, Reputational Risk and Operational Risk – Risk Management Regulations.</p> <p>Customer Service – Customer Service Methods and Channels – Basic Principles – Customer Handling and Dispute Management – Customer Complaints, Customer Service Voice, Specific Customer Service Directives – Pricing Methodologies – Objectives of Pricing – Deciding or Controlling Factors of Pricing – Pricing Methods – Pricing Strategies – Anti-money Laundering (AML) – Money Laundering, Stages of Money Laundering-AML Regulations – Know Your Customer (KYC) – Information Security – Principles of Information Security – Components of</p>	CO1	12	FLIP Class, Videos	PPT, Case study, Lecturing,	Q&A, Online assessment	T3

Information Security and Risk						
Unit 2 - Retail Banking Account Originations - Customer Types, Accounts Types - Account Servicing - Record Maintenance, Account Closures, Signature Maintenance, Cheque Issuance and Payment, Statement of Accounts/Passbook, Debit Card/Pin Issuance, Internet Banking, Mobile Banking, Customer Correspondence - ATM Management - Services Available, The Business of Managing ATMs, Challenges of ATM Management, RBI Mandate on Customer Service Enhancements, Roles and Responsibilities of various stakeholders in the WLA model as advised by RBI3, WLA - INDICASH - Payments - Payment Instruments or Products, Special Purpose Payment Instruments, Payment Communication Networks, Messaging & Settlement - Wealth Management - Investment Objectives, Investment Avenues, Mutual Funds, Equity/Share/Stock, Index Markets, Bonds, Structured Notes, Corporate Actions.	CO2	12	FLIP Class, Videos	Creative Teaching, AV Tools,	Q&A, Online assessment	T5
Unit 3 - Credit, Debit and ATM Cards						T3

Basics of cards - Types of cards - Credit Card - Types of Cards, Parties Involved in card Transaction, Card Features and Associated Equipment's- Card Transactions - Settlement - Payment Processing - Card Operations Module - Charge Back/Dispute Resolution - Customer Service - Fraud Management - Card Collection. Digital Money - Consumption, Advantage and Precautions.	CO3	10	FLIP Class, Videos	Lecturing, Real-time learning, Creative Intelligence Learning.	Q&A, Online assessment	
Unit 4 - Consumer loans and Mortgages Mortgages - Loan Types - Unsecured and Secured - Purpose of Mortgage Loan - US Mortgage - Brief History - Federal Regulations on Borrower's Rights - Mortgage Products - Mortgage Schemes or Programmes - Major Parties in the Mortgage Industry - Domain Learning and Development - Mortgage Loan Cycle - Mortgage Insurance - Mortgage Frauds - Recent Developments in the Mortgage Industry - Case Study.	CO4	9	FLIP Class, Videos	PPT, Case study, Brain storming, Role Play,	Q&A, Online assessment	T2
Unit 5 - Cash Management Cash Management Services - Account Services - Know Your Customer (KYC) - Account Maintenance - Electronic Banking -	CO5	7	FLIP Class, Videos	PPT, Story board Teaching,	Q&A, Online assessment,	T3

Types of Facilities Offered - Financial Messaging - Clearing Systems - Fund Transfer - Control and Compliance - Anti-Money Laundering - Call Backs - Investigation - Risks and Liquidity Issues.				Business games	Group discussion	
Unit 6 - Trade Finance Introduction to Trade - Parties in International Trade - Risks in International Trade and mitigants - Methods of Trade Payments - Reimbursement - Authorization, Claim / Payment, Clean Payment, Irrevocable Undertaking Reimbursements - Guarantees & SBLC - Loans & Finances - Syndicated Loans, Corporate Advances, Receivable Finance, Supplier Finance, Commodity Finance, Channel Finance & Bill Finance / Discounting - Value Added Services - Customer Service (Voice / Non-voice), Trade Compliance, Trade Advisory, Customer Owner - Importance of Trade Finance Professionals in Banking Services - Synopsis on specialized training course for CDCS certification - Case Study.	CO6	10	FLIP Class, Videos	PPT, Simulation Teaching, Group discussion	Q&A, Online assessment, Presentations, Group activity	T5

Continuous Internal Assessment

The tentative date to complete the CIA is 15th March, 2021. The evaluation scheme is based on the comprehensive and analytical skills of students for the below criteria.

1. Business Activity
2. Online Quiz
3. Group activity (Research)
4. Role play
5. Assignments on practical application (research).

Books for Reference:

TCS Material