

Program Title

Retail Banking Orientation Program

Program Duration

5 days

Program Objective

The program will equip participants with domain knowledge about all aspects of retail banking and an overview of retail assets

Program Outline

The program covers the following topics:

- Banking environment in India – Definition of Banking, RBI & its role, CRR & SLR requirements etc.
- The business of banking – deposit, lending, investment
- Banker-customer relationships
- Banking Operations – account opening, branch operations, cheques and clearing, forex and remittances etc.
- Overviews of deposits, NRI Accounts, trade finance, payments, cash management, etc.
- KYC, Money Laundering and Compliance
- Retail Asset Products – Personal Loans & Mortgages – Credit & Documentary Criterion

Program Methodology

Interactive Presentation

Case Studies

Quiz & Exercises

Group Activity

Min/Max Participants

14-18

See [Page 2](#) for Detailed Program Schedule

Program Schedule

| Day | Session Title | Duration | Session Methodology |
|-------|---|----------|---|
| 1 & 2 | Indian Banking Environment <ul style="list-style-type: none"> - Definition - RBI & Its Functions - CRR & SLR Requirements | 2 hours | Interactive Discussion |
| | Banker-Customer Relationships <ul style="list-style-type: none"> - Debtor-Creditor - Bailor-Bailee - Trustee - Principal-Agent - Banker's Lien - Garnishee Order | 3 hours | Interactive Discussion |
| | Banking Products <ul style="list-style-type: none"> - Resident Accounts - NR Accounts - Minor Accounts - Trade Finance (overview only) | 5 hours | Interactive Discussion Case Studies Exercises |
| 2 & 3 | Account Operations Front Office <ul style="list-style-type: none"> - Jobs in front office - MIHU - Account Opening Section – <i>Processes & documentation</i> for various category of accounts including Minor Accounts - Customer Service Requests – Account Balances, Bank Statements, Issuance of Certificates & Deliverables - Maintenance requests – Address change, Account Closure, Stop Payment - Special Cases viz. Dormant & Unclaimed accounts, Death, bankruptcy, attachment orders etc. - Other requests/EOD activities – In person handing over, Courier and Balancing of deliverables. Returned Undelivered - Loose Leaf Issuance | 6 hours | Interactive Discussion Role Plays Case Studies Exercises |
| | Compliance, Money Laundering & KYC | 2 hours | Interactive Discussion |
| 4 & 5 | Teller Operations <ul style="list-style-type: none"> - Vault Operations & Record Keeping - Teller Operations - LCY & FCY - Doorstep Banking Ops - Fax Instructions - TODs & UID reconciliation - Totals & Balancing - MICR Clearing, RTGS, NEFT - Cheques & Crossings - Remittances – CO/DD Issuance - Forex & Remittances alongwith FEMA | 10 hours | Interactive Discussion Role Plays Case Studies |

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| | <p>guidelines</p> <p>Locker Operations</p> <ul style="list-style-type: none"> - Lockers Allotment & Surrender - Locker Access <p>Back Office Operations</p> <ul style="list-style-type: none"> - Term Deposits – Placement, Encashment & OD - Salary Upload/CEDP Clean-up - ATM Operations - Teller Logs & Call back | | |
| 5 | <p>Retail Assets</p> <p>Pre-Sanction</p> <ul style="list-style-type: none"> - Criteria for loan sanction - Documentation required <p>Pre-Disbursal</p> <ul style="list-style-type: none"> - Disbursal Documentation – Sanction letter, PoA, Promissory Note, Valuation Report <p>Mortgage – Legal check for title</p> | 2 hours | Interactive Discussion |
| | Review of the Program | 30 mins | |
| | Feedback & Closing | | |