

**SARDAR PATEL UNIVERSITY**  
**Programme: Bachelor of Vocation (Banking and Financial Services)**  
**Semester: I**  
**Syllabus with effect from: June 2014**

<b>Paper Code:</b> UB01CBVB01	<b>Total Credits: 5</b>
<b>Title Of Paper:</b> Retail Banking	

Unit	Description in detail	Weightage (%)
<b>1</b>	<b>Retail Banking:</b> Introduction Retail Banking- Role within bank operation Applicability of retail banking – Concepts & Distinction between Retail and corporate / Wholesale Banking	<b>25 %</b>
<b>2</b>	<b>Retail Products:</b> Customer Requirement Product Development Process Credit Scoring Important Retail Asset Products Credit and debit Cards Remittance Products	<b>25 %</b>
<b>3</b>	<b>Marketing In Retail Banking:</b> Delivery Channels in Retail Banking Delivery Models Customer Relationship Management in Retail Banking	<b>25 %</b>
<b>4</b>	<b>Other Issues Related to Retail Banking:</b> Services Standards for Retail Banking Technology in Retail Banking Recovery Of Retail Loans Securitization Other Issues in Retail Banking	<b>25 %</b>
	<b>Practical:</b>	
	Student should visit Any public or private bank or financial institution and finalize the process of selected products which is related to retail & sell by the bank or financial institutions	

**Basic Text & Reference Books:**

- CAIIB Retail Banking – 1<sup>st</sup> Edition
- Retailing Management – Swapna Pradhan

