

**St. Joseph's College of Commerce (Autonomous)
#163, Brigade Road, Bangalore – 560 025**

LESSON PLAN

Subject Name: C3 15AR403: Banking For Business Process Services

Lecture hours: 60

Objective: To impart knowledge and learning in the Banking industry concepts, products and offering in current practice.

Sl. No	UNIT & OBJECTIVES	No. of Lecture Hours	Methodology/ Instructional techniques	Evaluation/ learning confirmation
Module I	Overview of Banking	12 hrs		
1.	Function and products of a bank – Liabilities – Deposits – Assets – Loans and Advances – Payments – Risk Management.	2	Lecture and interaction	
2.	Financial Accounting – Customer Service Data & Voice, covering maintenance, disputes and complaints – Metrics management productivity, quality SLA Tracking and monitoring- Pricing methodologies available – Commonly available	5	Lecture through ppt	MCQ
3.	Certification ISO –COPC -CMMI –PCI etc –Risks and Controls –AML – KYC – Info security etc. – Account Originations – Account Servicing – Issuer of Cheque Books/Cards Pins – Aaml/kyc Checks – Account Conversions and Closures – Customer Correspondence – ATM Management – Time Deposits – Placements – Maintenance – Breakage –	5	Lecture through ppt	Analyse the role of BPS industry in banking

	Booking and Top up – Roll Over – Payment Processing – Retail Wealth Management - Mutual Fund processing – Equities – Bonds – Structured Notes – Corporate action – Reconciliation – Risk – Control and Information.			
Module II	Credit –Debit and ATM cards	12 hours		
1.	I Basics of cards- Types of cards, transaction overview, components of cards . - -	2	Lecture through ppt	Presentations
2.	Entities Involved, overview on associations - Originations - policy, Account opening, dispatch, delivery, Card Maintenance – Payments – Concepts, applications, investigations, Statement validations - products on Cards - Rewards programs, merchandising offers	4	Lecture through ppt	Presentations
3.	Authorization and Risk reviews - Settlement Lifecycle, authorizations, settlement and reconciliation - Accounting and Interchange settlement, settlements to Associations – Parameter Design - Referral authorization -	3	Lecture through ppt	MCQs
4.	Financial Accounting - Bank A/c and payment Reconciliations - GL and ATM Reconciliations – Customer Relationship Management - Dispute Processing and Fraud Investigations - Collections including Data Review, Field Collections and A/c maintenances and Collection Audit.	3	Lecture through ppt	Presentations
Module III	Consumer loans and Mortgages	10 hours		

1.	Lead Generation – Regulation Requirements – Mortgage Originations – Sales/ New Application Management - Support and settlement Services -	3	Presentation	MCQs
2.	- Pre Underwriting, Underwriting - Verifications and closing - Quality Control and Repurchase - Mortgage Servicing	3	Lecture through ppt	Analyse the customer service and its importance in banking
3.	Customer Service - A/c Maintenance - Payment Processing - A/c closure - Collection - Bankruptcy - Support functions - Quality Assurance - Domain Learning and Development - Regulatory Agencies	4	Lecture and Presentation	
Module IV	Cash Management	14 hours		
1.	Cash Management Overview - Cash Management Product Suite A Glance and Brief on all - Payments life cycle - Payments Originations and various products in Originations - phase -	3	Lecture through PPT	Question and Answer
2	Introduction to funds Transfer - Various types of Funds transfer(Clearing, Treasury, Payments, Bills receivables, Collections, lockbox, loans/ deposits - Bulk Remittances etc - Pre Funds Transfer - A/c Opening and Maintenance -	4	Lecture through ppt	Group Presentations
3	Workflow Management - Funds Transfer - Payments - Instruction Acceptance - Payment Security - Call Back and Other	5	Lecture through ppt	Different offerings that are specifically dealt within a

	Controls - Routing and Accounting Entries - Settlement and Payment Structuring - Various Clearing Systems - Overview - Post Funds Transfer - Nostro Reconciliations - proofing - Investigations - financial Messaging - Tracking - MIS and treasury Reporting - Amendments and Collections - Risk management around payments - few case studies. STP Analysis and Improvements			BPS set up.
Module V	Trade finance	12 hours	Lecture and Presentation	Group Presentations
1.	Introduction to Trade - Parties & Terminology used in International Trade, Risks Associated & its mitigates, Role of banks & Documents in International Trade -	2	Lecture and presentation	
	Letter of Credit (L/C) - Parties to L/C & Types of L/c - Issuance, Advising, Amendment, Confirmation, Document Checking, Acceptance & Payment - collection - Parties to Collection & Types of Collection – Document Checking, Acceptance & Payment - Method of Payment - Advance, Open Account & Documentary Collection & Documentary Credit - Guarantee / SBLC - Types of Guarantee - Issuance, Amendment, Claim / Payment, Clean Payment, Irrevocable undertaking, FI Advance - Loans & Finances, - Syndicated Loans, Corporate Advances, Receivable Finance	5		

	Skill Development: (These activities are only indicative, the Faculty member can innovate)			
2	1. Exposure and developing skills relating to different offerings on banking products and services that are specifically dealt within a BPS set up.	2	Lecture and Presentation exercises	
3	2. Pricing skills of banking products and services – generic and country specific across various geographies like India, UK, USA, Europe, etc. 3. Employability skills from a banking industry knowledge perspective.	3	Lecture and Presentation	Banking products in India and other countries