

## **Basic concepts of Banking | Course Design Document**

**Ver 1.0**

### **1. About the Document:**

This design document specifies all the decisions made about the course up to this time, including:

- Purpose of the course
- Intended outcome of the course
- Audience description
- Delivery method(s)
- What to train
  - High level outline
  - Detailed lesson outlines
- Objectives of each lesson
- Assessments/exercises for each task

### **2. Purpose of the Design Document:**

The purpose of the design document is to obtain agreement with all stakeholders about the vision and plan for the course. These parties include:

- Internal clients (BU SME's) and reviewers
- Team members (iLD) working on the course
- External clients, if any

### **3. Sign-off:**

Obtaining sign-off on the design document is important in ensuring agreement on the plan at this point. Once an agreement is secured from key stakeholders work on developing the course materials can begin.

An approved course design document is required to release a course as an official curriculum

#### **Key stakeholders for Design sign-off**

- Designated Leader from BU (for BU developed courses)
- Head of iLD

### **Contents of a Design Document**

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9	Activities Conducted - detailed outline for each activity planned, including: <ul style="list-style-type: none"><li>- Activity</li><li>- Objective</li><li>- Duration</li></ul>	
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**Purpose of the Course:**

Basic Concepts of Banking is a course that combines the principles of the banking industry with real-world application. Ideal for fresh campus hires to gain an understanding of the common banking terminologies along with knowledge about the changing world of financial services.

**Audience Description:**

The course is set for freshmen hired from campus

**Course Objectives:**

The program is based on developing an understanding of concepts and principles relating to the practice of banking from an Indian perspective.

At the end of the entire course, participants will be able to:

- Understand the Indian banking system
- Understand various functions in banking
- Recognize the role of banks in financial intermediation
- Describe the range of products and services offered by banks
- Understand the concept and working of Central Bank

**Learning Assessment:**

There are Exercises anchored during the session.

**Instructional Strategies:**

This is an In-person Instructor-led training session

**Media:**

The course will utilize the following media

- PPT

**Duration:**

This course is covered in a single block of **150 minutes** instructor led session.

- Pre Training Activity: Nil
- Post Training Activity: Nil

- **Course Scope:**

The course contains \_\_\_\_\_ **(count)** lessons. The lesson brief is given below:

Lesson	Topic / Objective	Topic List	Delivery Method	Duration	Practice check Method	Annexure
1	Introduction to Banking	<ul style="list-style-type: none"> <li>○ What is Banking?</li> <li>○ Why is Banking necessary?</li> <li>○ What are the different attributes of banking?</li> </ul>	PPT	15 minutes	Nil	Nil
2	Credit and Debit	<ul style="list-style-type: none"> <li>○ Understanding the concepts of credit and debit</li> <li>○ Overview about Credit and Debit Cards, Its Usage and Payment terms</li> </ul>	PPT	10 minutes	Nil	Nil
3	Loans	<ul style="list-style-type: none"> <li>○ What is a loan?</li> <li>○ Types of Bank Loans</li> </ul>	PPT	10 minutes	Exercise - Housing Loan - EMI/Interest Calculation (Duration : 10 mins)	Nil
4	Interest	<ul style="list-style-type: none"> <li>○ How do you earn interest?</li> <li>○ What are the types of interest?</li> </ul>	PPT	10 minutes	Nil	Nil
5	Penal Interest	<ul style="list-style-type: none"> <li>○ When do you incur penal interest?</li> <li>○ Calculation of penal interest</li> </ul>	PPT	5 minutes	Nil	Nil

6	Banking Assets & Liabilities	<ul style="list-style-type: none"> <li>○ What is an asset?</li> <li>○ What is a liability?</li> <li>○ Assets vs. Liabilities - Classification and Examples</li> </ul>	PPT	15 minutes	Exercise - Banking Assets & Liabilities - Categorization (Duration : 10 mins)	Nil
7	Banking Fees and Charges	<ul style="list-style-type: none"> <li>○ Understanding Bank Fees</li> <li>○ Types of Bank Fees</li> </ul>	PPT	7 minutes	Nil	Nil
8	Accrual	<ul style="list-style-type: none"> <li>○ What Are Accruals?</li> <li>○ How Accrual Accounting Works?</li> <li>○ Recording Accruals</li> </ul>	PPT	15 minutes	Nil	Nil
9	Overdraft	<ul style="list-style-type: none"> <li>○ What Is an Overdraft?</li> <li>○ What Is an Overdraft Fee?</li> </ul>	PPT	10 minutes	Nil	Nil
10	Payments and Collections	<ul style="list-style-type: none"> <li>○ What Is Payments and Collection?</li> <li>○ Understanding Payment Gateway</li> </ul>	PPT	15 minutes	Exercise - Payments & Collections - Live Case Study (Duration : 10 mins)	Nil
11	Liquidity	<ul style="list-style-type: none"> <li>○ What Is Liquidity?</li> </ul>	PPT	8 minutes	Nil	Nil
12	Central Banking (RBI)	<ul style="list-style-type: none"> <li>○ What is Central Banking?</li> <li>○ Difference between central bank and commercial banks</li> </ul>	PPT	10 minutes	Nil	Nil





**Activities Conducted:**

Activity #	Activity	Objective	Duration	Annexure
1	Housing Loan - EMI/Interest Calculation	Exercise during the session	10 minutes	Nil
2	Banking Assets & Liabilities - Categorization	Exercise during the session	10 minutes	Nil
3	Payments & Collections - Live Case Study	Exercise during the session	10 minutes	Nil

**Development Tools**

Nil

**Ownership**

The design and Development of the course is by Vishesh Gupta, Benazir Attar and Vaishnavi Venkatesh

Course approved by Dr.Vinay Menon – SVP iLD

Course revision from time to time by Vishesh Gupta & Benazir Attar

Approved facilitators: Vishesh Gupta & Benazir Attar

**Development Time**

About a week

**Support Requirements**

IT support might be required before the commencement of the program

**Project Sign off**

Approved by :

Date :

Place :

