

<b>COURSE NAME:</b>	Retail Banking and Wealth Management
<b>TOTAL DURATION:</b>	45 Hrs
<b>MODE OF DELIVERY</b>	Physical Classroom Training at respective Colleges
<b>TRAINER TO STUDENT RATIO:</b>	1:50
<b>TOTAL MARKS:</b>	75

**Table 1**

<b>OVERALL COURSE OBJECTIVE</b>	<ol style="list-style-type: none"> <li>1. Deconstruct the products and services offered in retail banking, such as savings accounts, loans, and payment services, and examine their relationships within the financial system.</li> <li>2. Appraise the principles and strategies of wealth management for high-net-worth individuals and justify their significance in personal financial planning.</li> <li>3. Categorize the effects of digital tools, such as mobile banking apps, chatbots, and FinTech integrations, on customer experience and operational efficiency.</li> <li>4. Judge the significance of credit, operational, and other risks in retail banking and develop strategies to mitigate these risks while ensuring compliance with regulatory standards.</li> <li>5. Prioritize emerging trends such as AI, blockchain, and robo-advisory, and justify their potential impact on retail banking and wealth management.</li> </ol>
<b>LEARNING OUTCOME:</b>	<ol style="list-style-type: none"> <li>1. Compare and contrast key retail banking services, such as savings accounts, loans, and payment solutions, and outline their roles in the broader financial ecosystem.</li> <li>2. Critique the strategies of financial planning, investment advisory, and portfolio management for</li> </ol>

	<p>high-net-worth clients, and defend their effectiveness in achieving financial goals.</p> <p>3. Evaluate the integration of digital banking tools and FinTech solutions, and justify their influence on enhancing customer experiences and operational efficiency.</p> <p>4. Formulate innovative risk management approaches that align with regulatory frameworks while addressing operational and credit risks effectively.</p> <p>5. Invent and propose strategies leveraging AI, blockchain, and robo-advisors to revolutionize retail banking and wealth management, fostering innovation and sustainability in the sector.</p>
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<b>TABLE 2: MODULE WISE COURSE CONTENT AND OUTCOME</b>				
<b>SL. NO</b>	<b>MODULE NAME</b>	<b>MODULE CONTENT</b>	<b>MODULE LEARNING OUTCOME</b>	<b>DURATION (HRS)</b>
1	Fundamentals of Retail Banking	Overview of retail banking, core services, customer segmentation, and product design.	Analyze retail banking's core services and customer need to design appropriate products.	8
2	Wealth Management and Financial	Wealth management services, principles of financial planning, and	Evaluate financial planning techniques and	10

	Planning	technology in advisory services.	create tailored investment strategies for retail clients.	
3	Digital Transformation and Fin-Tech Integration	Digital banking tools, Fin-Tech partnerships, and customer engagement strategies.	Assess the role of digital tools in enhancing customer experience and operational efficiency.	10
4	Risk Management and Regulatory Compliance	Key risks in retail banking, compliance with regulations, and risk mitigation strategies.	Develop risk management frameworks and compliance checklists for retail banking and wealth management.	10
5	Future Trends in Retail Banking and Wealth Management	Innovations in digital banking, open banking, robo-advisors, and sustainability in wealth management.	Propose innovative solutions to meet future challenges in retail banking and wealth management.	7

<b>TABLE 3: OVERALL COURSE LEARNING OUTCOME ASSESSMENT CRITERIA AND USE CASES</b>			
<b>LEARNING OUTCOME</b>	<b>ASSESSMENT CRITERIA</b>	<b>Performance Criteria</b>	<b>USE CASES</b>
Analyze retail banking's core services and customer need to design appropriate products.	Compare services and evaluate customer preferences.	Organize customer data, categorize needs, and propose tailored banking products.	Develop a savings account strategy for high-net-worth individuals.
Evaluate financial planning techniques and create tailored investment strategies for retail clients.	Critique financial planning frameworks and justify investment recommendations.	Design comprehensive financial plans aligned with client goals and risk tolerance.	Create a financial portfolio for a middle-income family planning for retirement.
Assess the role of digital tools in enhancing customer experience and operational efficiency.	Examine digital platforms and evaluate their impact on customer satisfaction.	Analyze app usage data, outline gaps in digital services, and recommend enhancements for customer retention.	Propose an omnichannel strategy for improving a retail bank's customer service.
Develop risk management frameworks and	Test risk mitigation strategies and validate	Design risk scoring models, conduct compliance	Conduct a risk assessment for fraud prevention in

compliance checklists for retail banking and wealth management.	compliance measures.	audits, and document findings to meet regulatory standards.	a retail banking institution.
Propose innovative solutions to meet future challenges in retail banking and wealth management.	Analyze emerging trends and justify solutions for evolving market demands.	Create innovative solutions incorporating AI, blockchain, and sustainable practices to address industry challenges.	Develop a blockchain-based solution for cross-border payment systems.

**TABLE 4: LIST OF FINAL PROJECTS (PROJECTS THAT COMPREHENSIVELY COVER ALL THE LEARNING OUTCOME)**

<b>SL.NO</b>	<b>FINAL PROJECT</b>
1	Create a new retail banking product tailored to a specific customer segment.
2	Formulate an investment and savings plan for a given client profile.
3	Propose improvements to an existing bank's mobile banking platform.
4	Evaluate operational risks and propose mitigation strategies for a retail bank.
5	Develop a prototype for implementing blockchain technology in a specific banking process.
6	Design a robo-advisor model for personalized wealth management.

7	Create a strategic plan for integrating open banking APIs into an existing bank's systems.
8	Design a comprehensive customer journey map for a new retail banking service.
9	Develop an AI-based model for detecting and preventing fraudulent transactions.
10	Propose sustainable investment options for a retail wealth management firm.

**TABLE 5: COURSE ASSESSMENT RUBRICS (TOTAL MARKS: 75)**

<b>Assessment Criteria</b>	<b>Learning Outcome</b>	<b>Fair (0-5)</b>	<b>Good (6-10)</b>	<b>Excellent (11-15)</b>	<b>Total Marks</b>
<b>Retail Banking Analysis</b>	Analyze retail banking's core services and customer needs.	Basic understanding of services and needs.	Identifies needs and matches products with some gaps.	Comprehensive analysis with clear product recommendations.	15
<b>Financial Planning Evaluation</b>	Evaluate financial planning techniques and create strategies.	Limited understanding of financial planning.	Designs realistic plans with some inaccuracies.	Tailored, well-researched, and goal-aligned financial strategies.	15
<b>Digital</b>	Assess	Limited	Evaluate	Comprehensive	15

<b>Transformation Assessment</b>	digital tools in enhancing customer experience.	analysis of digital platforms.	s tools with moderate insights.	sive assessment with actionable recommendations	
<b>Risk Management Framework Development</b>	Develop risk management frameworks and compliance checklists.	Basic understanding of risks and compliance.	Proposes practical frameworks with minor gaps.	Robust and well-documented frameworks addressing all criteria.	15
<b>Innovative Solution Proposal</b>	Propose innovative solutions to future challenges.	Basic ideas with limited feasibility.	Practical and partially innovative solutions .	Creative and feasible proposals addressing industry challenges.	15