



## Bank Branch Management - Deposits - Online

This e-learning course is designed to help users understand the overview of deposit function of a bank, various types of deposits and their advantages and disadvantages. An in-depth discussion of procedure of opening various types of accounts with a bank branch is provided.

This is an asynchronous eLearning course that can be accessed 24/7 from any internet enabled computer. Access is for 91 days. A completion certificate will be awarded upon successful completion of this course.

También, se ofrece este curso en Español. Llamada para más información.

### Targeted Audience

Those who are interested in understanding the operations of a bank branch with respect to deposits.

### Advance Preparation

No advance preparation required.

### Learning Objectives

Students will be able to:

- . Those who are interested in understanding the operations of a bank branch with respect to deposits.
- . Discuss various types of deposits
- . Understand the advantages and disadvantages of different types of deposits

### Follow-Up Courses

Bank Branch Management: Bookkeeping and Accounting - Online

Bank Branch Management - Advances - Online

Bank Branch Management Foreign Exchange Operations - Online

Bank Branch Management Payment and Settlement Systems - Online

Bank Branch Management Trade Finance - Online

**Level: Basic**

**icb Credits: 5.75**

## **Detailed Outline**

### **Overview of Deposit Function**

- . The relative importance of different sources of funds to a bank
- . Deposit-taking function of a bank
- . Importance of deposits for the depositors and for the country's economy
- . The different kinds of customers who can open deposit accounts
- . The mode of operation of joint accounts
- . The advantages of nomination for sole account holders

Duration: 1 hour

### **Demand Deposits**

- . Essentials of a cheque and types of cheque crossings
- . Key requirements for opening deposit accounts of individuals
- . Requirements for opening deposit accounts of various legal entities
- . Modes of operation of joint deposit accounts of individuals
- . Need for nomination in individual deposit accounts
- . Closure of demand deposit accounts

Duration: 1 hour

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### **Time Deposits**

- . Definition, features, and legal aspects of fixed deposits
- . Opening of fixed deposit accounts and issuance of fixed deposit receipts
- . Payment and renewal of fixed deposits
- . Pre-payment of fixed deposits
- . Features of recurring deposits
- . Certificate of deposits

### **Types of Deposits - Advantages and Disadvantages**

- . Checking deposits
- . Saving deposits
- . Fixed deposits

Duration: 1 hour

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- . Features of flexi-deposits
  - . Features of Non-resident deposits: Foreign Currency Non-resident (FCNR) deposits and Non-resident Rupee External (NRE) deposits
- Duration: 1.5 hours
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