

Semester 1 - Overview of Retail Banking (93 Hours)

Introduction to Banking (5 Hours)	Definition of Banking Principal Functions of a Bank Banking Regulation Act & Other Acts Relating to Banking History of Modern Banking in India Structure of Indian Banking system Functions of Commercial Banks Ministry of Finance, RBI, and Fiscal and Monetary Policy Tools Organization of a bank - Verticals in a Bank The Business of Banking as a Profit Making Business Importance of the Relationship Banker and Technology in Today's Banking How Banks Meet their Financial Goals? Impact of Globalization on the Banking Sector Role of Technology on the Banking Sector
Accounting and Financial Mathematics for Bankers (4 Hours)	Accounts Terminology The Principles and Concepts Underpinning the Four Key Elements of Accounts - Assets, Liabilities, Income, and Expenditure Double Entry Book-keeping Methods of Depreciation Profit and Loss Accounts & Balance Sheets Balance Sheet of a Bank, Asset and Liability Management
Banking Business Lines (5 Hours)	How the Banks are Organised Types of Customers - Individual, Corporate, Partnership Firms, Proprietary Concerns, Clubs, Associations, Trusts, NGO, Government Departments, Educational Institutions and NRI Accounts Banker Customer Relationship Overview of Business Lines Retail Banking Privilege Banking NRI Banking – Products and Services Corporate Banking - Commercial Banking accounts and Services, Global markets, Investment Banking – Fixed Income, Capital Markets, Custody Services, Project Finance Business Banking - SME Banking Trade Services - Letters of Credit, Guarantees, Import / Export Bills, Export Financing, Bill Discounting Cash Management Services – Payables and Receivable Management Agriculture and Rural Banking - Farmer Finance, Agri Traders and Processes, Agri Corporate, Micro Banking, Equipment Finances and Kisan Credit Cards Private Banking - Investment Solutions, Trust Services, Banking and Real Estate Services Banking Laws and Regulations as they Relate to Lines of Business
Over view of Banking Products and Services (8 Hours)	Liability Products Assets Products Other Products and Services Cards - Credit, Debit, Travel, Prepaid, Rewards, Merchant Services Digital Banking - Internet Banking, Mobile Banking, Banking Apps, Pockets, ATMs, Phone Banking Payments - Fund transfers - UPI, NEFT, RTGS, IMPS, Card Less Cash, Funds Transfer Abroad, Bill Pay, Online Recharge, Pay at Stores, Gift Vouchers Investments - Tax solutions, MF, PPF, Bonds, Senior citizen programs, Insurance products, IPO's Banking Laws and Regulations as They Relate to Lines of Business
Retail Banking (6 Hours)	What is Retail Banking? Difference between Retail and Corporate & Investment Banking Types of Customers - Privileged, Wealth management and Private Banking Deposit Products Asset Products (Retail Loans) Essential Processes of Retail Banking
Banking Operations - Deposit Account Opening & Closing (10 Hours)	Process of Opening of Deposit Accounts Savings Account/Current Account/Fixed Deposit accounts Closure, Premature Closure and Renewal Adherence to KYC Norms Nomination Minors' Accounts / Senior Citizens Accounts Dormant & Inoperative Accounts Deceased Customers
Fundamentals of Lending (6 Hours)	RBI/Bank Regulations on Lending Basics Principles of Lending Basic Categories of Credit and Terminology Credit Operations of a Bank Credit Application Process Credit Evaluation and Decision-Making Systems, Namely the Five C's of Credit and Credit Scoring & Due Diligence Benchmark Lending Rates – Spread Over Benchmark Rate - Deriving Lending Rates for Different Types of Loans Loan Pricing, and Loan Profitability Power of Compounding Time Value of Money NPV and IRR EMI and Other Modes of Repayment Monitoring & of Loans Loan Default and NPA
Retail Banking - Lending Products (5 Hours)	Principles of Lending, CIBIL and Other Rating Agencies Loan Products and their Operations Application Process Credit Evaluation and Decision-making process Loan Pricing, and Loan Profitability Monitoring & Repayment – EMI Loan default & Recovery Process

Retail Banking - Other Services (10 Hours)	Demand Draft, Bankers Check and Pay Orders Wire Transfer - RTGS, NEFT Lockers Cash Management Services Alternate Delivery Channels – Credit Card/ Debit Card, Net Banking, Phone Banking, Mobile Banking, IMPS and e-Wallet
Other Banking Operations - Payments (10 Hours)	Transacting DEMAT Through e-Instructions Interbank Settlements for Customers with Multiple Accounts Remittances, Collections and Clearances Scrutiny & Payment of Cheques The Principles of Payment and Settlement System The Instruments of Payment and Settlement System Features of Different Electronic Devices like ATM, Point of Sale System
Other Banking Operations - Investment Operations (10 Hours)	Bank Operations and General Ledger Overview Cash and Teller Operations Check Operations - Cheque Book maintenance Cheques and Different Types Including Bearer, Order, Crossed and Specially Crossed Cheques CTS Clearing Process Demand Drafts and Pay Orders Check Payment Process Clearing house Back Office Operations Wire Transfer Operations Investment Operations Lending Operations
Capital Markets (10 Hours)	How Global Capital Markets Operate Capital Market Products - Equities, Derivatives, FX, Commodities DEMAT accounts & DP services On-line Trading Platform Modes of Settlement Subscribing to Primary/Secondary Issues ASBA Accounts
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Core Communication Skills (2 Hours)	Communication Process Characteristics, Styles of Communication Confident Communicator and Reducing Fear Meaningful Conversations Components of Verbal Communication Listening and the Barriers to Listening Questioning Skills
Written Communication (2 Hours)	Written Communication How to Write to Impress? Email Writing Email Rules & Etiquette Email Writing Scenarios
Business Etiquette Training (2 Hours)	Email Etiquette - Greetings / Salutation, Words to Avoid, Basic Do's and Don'ts Phone & SMS Etiquette Protocol for Business Introductions & Meetings – Handshake, Exchanging Business Cards Social Media Etiquette Basic Grooming
Interpersonal Skills (2 Hours)	Importance of Interpersonal Skills (Case Study) Importance of Operating from Circle of Control Finding Ways to Overcome Challenges to Interpersonal Skills Identifying Elements that Support and Hinder Interpersonal Relations through Activities and Simulation Steps to Improve Interpersonal Skills

Semester 2 - Advanced Operations and Service Excellence (87 Hours)

Business Banking (3 Hours)	Currency Conversion Working Capital Financing Large Trade Transactions
NRI Banking (3 Hours)	The Importance of NRIs to the Private Banking Sector Services Offered to NRIs Impact of Deposits on the Bank's Structure and Services
Mutual Fund Advising (9 Hours)	Mutual Fund Basics and Structure Legal & Regulatory Environment Offer Document Fund Distribution Selecting the Right Mutual Fund

<p>Other Banking Operations (3 Hours)</p>	<p>Net Interest Margin (NIM) Profitability at Branch Level Financial Planning Investment Portfolio Management Aggregated Financial Services</p>
<p>Treasury Functions (4 Hours)</p>	<p>Overview of Treasury Operations Overview of Treasury Products Receivable/Payable Management Maturity Ladder Payment and Settlement Systems Liquidity Management Regulations and Reporting of Governing Treasury</p>
<p>Regulatory Framework (8 Hours)</p>	<p>Role of RBI, SEBI & IRDA Supervisory Functions of RBI, Monetary Policy, Repo, Reverse Repo, CRR, SLR, LAF, MSF Stages of Money Laundering, Consequences and Acts Related to Anti-Money Laundering Need and Importance of KYC, Customer Identification Procedure, KYC Requirements for Different Types of Entities Three Pillars of Basel, Components of Capital as per Basel Meaning and Significance of Risk Market Risk, Credit Risk and Operations Risk Role and Objective of Banking Codes and Standards Boards of India Financial Intelligence Unit and Role and Functions of FIU</p>
<p>Rural Banking & Banking law (3 Hours)</p>	<p>Dynamics of a Rural Economy Institutional Structure of Rural Banking Current Rural Banking Channels Services Required for Rural Sector Loans Savings Risk Mitigation Pension Products Remittance Financial Counselling Credit Insurance Cards Market Opportunity and Hurdles in Rural Banking</p>
<p>Selling Skills (3 Hours)</p>	<p>Identifying Strategic Relationships Key Components of a Successful Long-Term Relationship: Rapport, Ownership, Respect, Trust Leveraging the Relationship for Selling: Engagement Cycle Action Planning: Evolving Along the Relationship Curve Evolving Along the Relationship Curve: Existence – Acquaintance – Partnership</p>
<p>Negotiation Skills (3 Hours)</p>	<p>Negotiate vs. Bargain The Need for Negotiation Why People Negotiate? Negotiation Case Study Factors to Keep in Mind While Negotiating Handling Ego States While Negotiating BATNA - Applying BATNA - Simulation</p>
<p>Sales F2F (4 Hours)</p>	<p>The Sales Step Opening the Sales Call Probing to Find Needs Need Analysis & Recap Matching Products Based on Needs Presenting the Solution Handling Objections Closing - Follow Up After Sales Service Cross Selling Reference Generation</p>
<p>Customer Service Management (4 Hours)</p>	<p>What Is Customer Service? Developing a Customer-Centric Mind-set Internal Customers External Customers The Need For Customer Service Unpleasant Experiences Satisfying Experiences Developing a Customer Friendly Attitude Presenting a Professional Image Tone & Choice of Words</p>
<p>Telephone & Email Customer Service (4 Hours)</p>	<p>Mastering Telephone Skills Professional Skills on Telephone How to Build Positive Image for Self & Business on Telephone Email Reply for Customer Queries Mastering the Key Words in Email Reply Guidelines for Customer Service on Email Do's & Don'ts on Email</p>
<p>Handling Angry Customers (3 Hours)</p>	<p>What Makes a Customer Angry? Understand Customer Behaviour through Previous Interactions How to Handle Angry Customers? Building Trust Problem Solving Effective Follow-up Creating Loyal Customers</p>
<p>New Age Banking (2 Hours)</p>	<p>New Age Banking Automated Teller Machines Plastic Money Electronic Banking Innovation in Equipment</p>
<p>Technology and Security (2 Hours)</p>	<p>Internal Control Systems of Banks Precautions to be Taken by Banks in Designing Internal Control System Use of Technology in Banking Identify a Fraudulent Activity from a Banks Perspective</p>
<p>Ethical Issues for Bankers (3 Hours)</p>	<p>Describe the Importance of Ethical Practices in Banking Identify the Regulations that Prohibit Unethical Practices in Banking Define the Nature and Elements of Ethical Dilemmas Examine Examples of Ethical Dilemmas and the Principles that Drive Them Use the Four-step Approach to Resolve Ethical Dilemmas</p>

Business Intelligence (8 Hours)	Using MS Word, Excel, PowerPoint Data Protection and Security
Simulations (8 Hours)	Branch Simulator Customer Service Simulator Sales Simulator
Interview and Resume Preparation (5 Hours)	Experts Guide You on How to Prepare for Technical Interview Round with Tips, Tricks and a Quick Refresher on Concepts Learnt
Mock Interviews - HR and Domain (5 Hours)	1:1 or Panel Mock Interviews with Industry Veterans to Clear the HR and Technical Round of Interviews & Give You Confidence to Face Real World Scenarios

