

CURRICULUM

SEMESTER 1: RETAIL BANKING

110 HOURS

INTRODUCTION TO BANKING (8 HOURS)	Finance and Financial Sector Banks and Structure of Banking Sector Reserve Bank and its Functions Introduction to Deposits and Lending
LAW AND PRACTICE OF BANKING (8 HOURS)	Banking Regulatory Act Legal Aspects of Contract Contractual Obligations in a Banker-Customer Relationship Types of Negotiable Instruments
RETAIL BANKING (8 HOURS)	What is Retail Banking? Difference between Retail and Investment Banking? Types of Customers Deposit Products Asset Products (Retail Loans) Essential Processes of Retail Banking
PRODUCTS AND SERVICES (30 HOURS)	Deposit Products, Different Types and Operations Loan Products and Their Operations Capitalization Cheques and Different Types Including Bearer, Order, Crossed and Specially Crossed Cheques, CTS Clearing Process, Demand Drafts and Pay Orders Letter of Credits, Bank Guarantee Term Loans and Other Corporate Advances Meaning of Forex, Understanding Different Rates Used For Cash Operations, Travellers Cheque, Telegraphic Transfer Cash Management Services Trial Balance, Capital and Revenue Expenditure, Bank Reconciliation Statement
CORE BANKING SOLUTION (FINACLE) (16 HOURS)	Operations Supported by Finacle Important Keys and Terms Used in Finacle User Interface of Finacle Trade Transactions on Finacle
MUTUAL FUNDS (12 HOURS)	Mutual Fund Basics and Structure Legal & Regulatory Environment Offer Document Fund Distribution Selecting the Right Mutual Fund
DEPOSITORY OPERATIONS (12 HOURS)	Basics of the Indian Securities Market and the Depository System The Need For and Features of Depository Depository System in India Structure of the Depository System in India Regulatory Framework Eligibility Criteria Registration Procedure Rights and Obligations etc. Functions of the Depository and its Depository Participants (DPS)
REGULATION AND COMPLIANCE (12 HOURS)	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 Operational Risk Role and Objective of Banking Codes and Standards Boards of India Financial Intelligence Unit and Role and Functions of FIU
ASSESSMENT (4 HOURS)	Written Exam on Retail Banking

SEMESTER 2: WEALTH MANAGEMENT

105 HOURS

INTRODUCTION TO WEALTH MANAGEMENT (5 HOURS)	The Concept of Wealth & Savings Evolution, Types & Differentiation Important Terms Role of a Wealth Manager Advantages & Disadvantages
ECONOMIC SYSTEM AND FINANCIAL SYSTEM (12 HOURS)	Economics and Investment Advice GDP and GNP Expenditure, Income & Value Added Approach GDP Deflator Economic Cycle International Trade & BOP Fiscal & Monetary Policy Central Banks & Macro Economic Tools
TYPES OF ASSETS (8 HOURS)	Different Asset Classes Alternative Investment Portfolio Management Services Real Estate Private Equity & Venture Capital Different Savings Schemes Infrastructure & Tax Savings Bond
EQUITY STOCK SELECTION PROCESS (12 HOURS)	Equity as an Asset Class Fundamental Analysis Technical Analysis Corporate Action
FIXED INCOME SECURITIES - INVESTMENT EVALUATION (8 HOURS)	Risks Bond Strategies and Theorems Duration and Modified Duration Weighted Average Maturity Yield Curve
DEPOSITORY OPERATIONS (8 HOURS)	NISM NSDL Series 5
MUTUAL FUNDS - NISM TRAINING (16 HOURS)	Mutual Funds

SEMESTER 2: WEALTH MANAGEMENT {Contd.}

105 HOURS

MEASURES OF RETURN (7 HOURS)	Measures (Absolute, Holding Period & Relative) Compounded Annual Growth Rate Rolling Return
TYPES OF RISK AND MEASURES OF RISK (4 HOURS)	Systematic and Unsystematic Risk Types of Risks Risk Return Trade off Standalone & Relative Measure of Risk Deviation Variance & Standard Deviation Beta & Alpha R Squared
FINANCIAL PLANNING (12 HOURS)	Financial Planning Process Investment Objectives & Strategy Methods of Ascertaining Investor Risk Investment Calculations Cash Flow Projections Model Portfolios Personal Financial Ratios Inflation & Tax Adjusted Return
PORTFOLIO CONSTRUCTION, REVIEW, MONITORING (2 HOURS)	Portfolio Construction Constraints to Asset Allocation Application of Portfolio Objective Types of Asset Allocation (Strategic, Tactical & Dynamic)
RETIREMENT PLANNING (4 HOURS)	National Pension System Public Provident Fund Insurance & Mutual Fund Schemes Benefit & Contribution Schemes Monthly Income Plan & Senior Citizen Scheme Reverse Mortgage Generating Retirement Income
FINANCIAL PROTECTION PLANNING (2 HOURS)	Insurable Risk Life Insurance Personal, Family & Business Financial Protection Products
INVESTMENT PLANNING FRAMEWORK (5 HOURS)	Taxation of Investments Tax Benefits and Exemptions Scheme Withholding Tax Estate Planning Legal Framework AML KYC Ethical Dilemmas & Risks

SEMESTER 3: SALES SKILLS AND CUSTOMER ENGAGEMENT

50 HOURS

COMMUNICATION SKILLS (2 HOURS)	Types of Communication Personal Communication Business Communication
INTERPERSONAL SKILLS (4 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 The Listening Skills
WRITTEN COMMUNICATION (4 HOURS)	Written Communication How to Write to Impress Writing Practice Email Writing Email Rules & Etiquettes Email Scenarios Practice
NEGOTIATION SKILLS (4 HOURS)	Negotiate Vs Bargain The Need for Negotiation Why People Negotiate? The Negotiation Case Study Factors to Keep in Mind while Negotiating Handling Ego States While Negotiating BATNA - Applying BATNA - Simulation
CUSTOMER SERVICE (4 HOURS)	What is Customer Service? Developing a Customer Centric Mindset 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
HANDLING ANGRY CUSTOMERS (4 HOURS)	What Makes Customer Angry? Understand Customer Behaviour Through Previous Interactions How to Handle Angry Customer? Building Trust Problem Solving Effective Follow Up Creating Loyal Customers
TELEPHONE & EMAIL CUSTOMER SERVICE (4 HOURS)	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 of Email
SALES FIRST STEP (4 HOURS)	Understanding the Sales Business The Sales Funnel Handling Different Customers Buying Habits Different Sales Approach The Steps Prospecting Generating Appointments On Phone Interest Creation Probing to Gather Needs
SALES F2F (4 HOURS)	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
SIMULATIONS (4 HOURS)	Practical Mocks with Simulated Customers Act Of Closing-'Small Steps First' Responding to Objections Dealing with Negotiations
INTERVIEW PREPARATION (12 HOURS)	Resume Building Interview Preparation Mock Interviews with Industry Experts

Upon completing the 250-hour diploma program, you will be placed at Indian and global Retail Banks, Broking Firms and Wealth/ Investment Management Firms in the following roles:



Hands-on Practice To Execute Trade Transactions In Finacle Software

The 250 Hour Program Provides You An Edge Through Our Unique Case Study Methodology

