

# POST GRADUATE DIPLOMA IN BANKING OPERATIONS (PGDBO)

## PROGRAM OBJECTIVE

The soaring Indian economy is creating huge opportunities and professional and active support in banking industry. The banking sector now employs 9,00,000 people and with full reforms could employ around 15,00,000 people! The new private sector and foreign banks have been increasing their employee strength by half of the total numbers on the rolls every year! However one of the crucial impediments to growth is the acute shortage of trained manpower talent of this specific nature.

The objective of the Post Graduate Diploma in Banking Operations (PGDBO) program is to build a pool of banking professionals in India, who can sustain the growing momentum of the sector and help it achieve new levels of profitability and customer responsiveness. To that end, expert faculty have designed a comprehensive portfolio of training programs and developed relevant course content that hones the soft and hard skills needed by new-age banks. Additionally, they 're-skill' existing professionals through a continual learning process, thus creating first-day-first-hour industry-ready entry-level professionals for the banking sector. **A modern banking professional, for a modern banking sector!**

## ABOUT THE PROGRAM

PGDBO is a 6 month full-time program with 3 months of full-time class-work followed by 3 months of supervised internship. This aims to create industry-ready banking professionals at the entry level who are equipped with the knowledge, skills and right attitude required for this job. The program is unique in both its content as well its methodology, and it is distilled from the real-life experience of practicing banking professionals from our partner organizations who have been part of the content development team.

## PROGRAM DESCRIPTION

**OVERVIEW OF BANKING** – This course enables the learner to understand the concept of money & banking, the role of banks and the various products & services offered by the banks through its various channels in the retail, corporate, international and rural segments. It also enables the learner to understand the functions of the RBI, the monetary policy, business cycles of economies, impact of globalization on the banking sector, and the role of technology in the banking industry, among various other topics.

**FUNDAMENTALS OF FINANCE** – The learner is taken through topics on Indian financial system and concept of intermediation, various financial intermediaries like banks, insurance companies, mutual funds, etc. Further, the course also equips the learner with the knowledge of financial mathematics and accounting and basics of IT applications that are relevant to banking professionals.

**PROFESSIONAL SKILLS** – This course takes the learner through professional communication and customer service by introducing them to various skills that will assist them in solving oral and written communication problems. It also covers topics on time management, goals achievement, working in teams etc. These topics, apart from imparting communication and professional skills, will also enable the individual to create a shared understanding of his or her role in the organization.

**RETAIL BANKING I & II** – This course takes the participant through different aspects of retail market place interaction with the customer. It gives the student a detailed insight on the different types of customers, day-to-day activities including various deposits, payments, remittances, collection and clearance services, cash management services, documentary billing collection, inter-bank settlements for customers with multiple accounts and services with banks etc. It also gives a detailed insight into DEMAT accounts & services and into different distribution channels that a bank undertakes to reach out to customers with their offerings.

**APPLICATION SOFTWARE IN BANKING OPERATIONS** – This course exposes the students to a typical banking software package solution. The Finance Banking Solution is currently used as the vehicle. The computer room exercises are scheduled to coincide with the coverage of the relevant topic in the classroom and this hands-on experience helps the student understand the topics better. The exercises cover all topics in the foundation and retail credit courses.

**RELATIONSHIP MANAGEMENT IN BANKING** – This course takes the learner through the integral parts of banking operations like customer acquisition, building, nurturing and retaining relationships for mutual benefit by enhancing customer delight etc. In the process, it acquaints learners with the nuances of selling, develops selling skills, cultivates the ability to interact professionally with customers, and enhances the capability to influence their decisions. In addition, the course provides learners with the techniques of teamwork and team management, thereby enabling them to work in teams with a shared understanding of their roles in the organization.

**APPLICATION PROJECTS** – The learner undertakes an assignment and a project. The participants are divided into groups and allotted a topic relevant to banking. The group collects data from various sources, evaluates it amongst themselves, creates an executive summary detailing the relevant information in a systematic manner and presents it to the class for knowledge dissemination.

To reinforce their learning and to differentiate real life from the classroom experience, participants complete a project, where they are allotted a topic related to banking. They are guided through the project by team of faculty and industry experts. This project gives them a realistic experience in being a professional banker.

## SUPERVISED INTERNSHIP

Students are assigned to one of the participating organizations at the conclusion of three months of classroom teaching and are given tasks that they would normally perform after recruitment. During the 3 months of internship, the students report to designated supervisors who monitor their integration into the world of work. Simultaneously, they are guided by faculty members from IFBI, who ensure that they are also able to abstract and apply the theoretical concepts that they acquired during the classroom course.

## PLACEMENT SERVICES

### PGDDBO WITH AN EMPLOYMENT OFFER AT THE TIME OF ENROLLMENT

A select set of candidates who are short-listed for admission to PGDDBO will be granted admission under the Pre-Employment Offer. These candidates will be pre-selected by the partnering organizations at the time of enrollment for employment on completion of the program. The organizations will offer provisional appointment letters with terms and conditions.

### PGDDBO WITH PLACEMENT ASSISTANCE

Candidates who enroll without having qualified for the Pre-Employment Offer will receive Placement Assistance on successful completion of the program, subject to fulfillment of academic and placement assistance guidelines. The number of such candidates is expected to be few, as the **bulk of enrollments will be with the Pre-Employment Offer.**

## EVALUATION & CERTIFICATION

Both the classroom teaching and the internship phases of the program are evaluated. Tests, Quizzes, Assignments, and Project-work form the evaluation instruments during the classroom phase; while during internship, the candidates are evaluated based on the performance at work and on their professional personality. The transcript finally received by the student reflects scores obtained in all the courses (this will include the internship component as well).

To qualify for the award of the PGDDBO title, candidates should have scored a minimum of 50% marks each in classroom phase and internship phase. Tests during the classroom phase are administered online through the Learning Management System (LMS). Ample opportunities are given to the students to improve their performance in the tests.

## PROGRAM SCHEDULE

The PGDDBO consists of five hours of classroom contact and three hours of supervised self-study per day. Students are divided into two batches for convenience. The first batch begins its five hours of classroom at 8.00 AM, while the second batch begins at 1.30 PM. Supervised self-study takes place during the rest of the day.

In addition to the formal classroom sessions, students may be required to participate in collaborative projects and assignments, e-learning and other reference work. To expedite the program, students may have to work on some local holidays.

## ELIGIBILITY CRITERIA AND SELECTION PROCESS

Graduates in any discipline with 50% marks and less than or equal to 26 years of age are eligible to apply for this program. Candidates in the final year of graduation can also apply and will be granted admission upon successful completion of their degree.

Candidates applying for the PGDDBO program are selected on the basis of an aptitude test and a personal interview.

## FEES AND PAYMENT SCHEDULE

The Program Fee for PGDDBO is Rs

Fees are inclusive of all academic charges, examinations and study materials. Payments are to be made to IFBI by cash, credit/debit card, cheque or demand draft, in favor of "**NIIT Institute of Finance Banking and Insurance Training Limited**"

A deferred payment facility exists with the following schedule:

On Admission - Rs

On Registration - Rs

On the 1st of the next month after Registration - Rs

On the 2nd of the second month after Registration - Rs



Institute of Finance, Banking & Insurance

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