

# POST GRADUATE DIPLOMA IN BANKING OPERATIONS

## PROGRAM OBJECTIVE

The soaring Indian economy is creating huge opportunities and professional and active support in banking industry. The banking sector now employs more than a million 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 attitudes 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 banking professionals from our partner organization who have been part of the content development team.

## PROGRAM DESCRIPTION

### Term - I

**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.

**OVERVIEW OF BANKING** - This course enables the learner to understand the concept of money and banking, the role of banks, and the channels used to deliver the various services and products offered by banks. 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, the role of technology in the banking industry, among various other topics.

**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.

**FINANCIAL PRODUCTS & SERVICES** - This course gives the learner an in-depth knowledge of the products offered by banks,

mutual funds, insurance companies, and also takes the learner through topics on DEMAT, Capital market, Commodity market, derivatives etc. The course also equips the learner with the ability to benchmark one product against another so that they are in a position to compare, plan and advise their customers effectively.

### Term - II

**OVERVIEW OF INSURANCE** - This course acquaints the learner with the basic concept and types of insurance within the basic framework of regulations governing or affecting the business. The learner understands the basic principle of risk management and insurance in detail, and also goes through the two main aspects of insurance i.e. underwriting practices and claims administration.

**OVERVIEW OF RETAIL BANKING** - This course gives the participant an overview of retail banking products and services offered to the customers. It gives the student an overview of the different types of customers & services and also different distribution channels available to a bank to reach out to customers with their product.

**MUTUAL FUND ADVISING** - This course gives the learner, the knowledge and insights required for them to become better intermediaries as well as more informed mutual fund advisors. Mutual funds are emerging as an important investment option for the investing

publicly in India. However, conceptually and operationally, they are different from other investment products. The learners need to understand the working of a mutual fund and the increasingly diverse and complex investment options brought to them by a large number of mutual funds. At the end of the course, the participants will be able to attempt and clear the AMFI Mutual Fund Certification Program.

**SELLING SKILLS & TECHNIQUES** - This course gives the learner the skill needed to build businesses in banking operations like customer acquisition, building, nurturing and retaining relationships for mutual benefit by enhancing customer delight. In the process, it acquaints learner 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 learner 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.

### Term - III

**RETAIL BANKING**- 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 loan 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 topics 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.

### PLACEMENT FACILITY

Select set of candidates who are shortlisted for admission to the PGDBO program will be granted admission with placement assurance at the time of admission (subject to the fulfillment of specific academic and non-academic criteria). The students who get placement assurance will undergo supervised internship in a partner organization and on successful completion, will be confirmed

employment in that partner organization. Before commencing internship, the partner organization will offer provisional appointment letter with terms and conditions.

Additional terms and conditions also apply for specific organizations.

### EVALUATION AND 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 the 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 Program title, candidates should have scored a minimum of 50% marks each in classroom phase and internship phase, if applicable. Tests during the classroom phase are administered through Online Learning and Training System. Ample opportunities are given to the students to improve their performance in the tests.

### PROGRAM SCHEDULE

The PGDBO program consists of 4-5 hours of class room contact and three hours of supervised self-study per day. Supervised self-study takes place after the class work.

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 a minimum of 50% marks and born on or after 1st April, 1984 are eligible to apply. They must have passed class XII and class X with  $\geq 50\%$  marks ( $\geq 60\%$  marks in class X mathematics is compulsory). Candidates for the program are selected on the basis of an aptitude test and personal interview.

### FEES AND PAYMENT SCHEDULE

The Program Fee for PGDBO is Rs

Fees are inclusive of all academic charges, examinations and the IFBI 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 for the student.



Institute of Finance, Banking & Insurance

For more details, log on to [www.ifbi.com](http://www.ifbi.com) or Call 1800 209 7050  
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