

POST GRADUATE DIPLOMA IN BRANCH BANKING (PGDBB).

An exclusive program leading to careers in Karur Vysya Bank.

Post Graduate Diploma in branch Banking is an exclusive program, especially designed to build an efficient pool of banking professionals for Karur Vysya Bank. The course helps students in understanding customer responsiveness and enables them to achieve new levels of profitability in the practical banking environment. IFBI's expert faculty has designed a comprehensive portfolio of relative course content that hones soft and domain-specific skills needed by new-age banking professionals.

BFSI OVERVIEW

In this course, the student is familiarised with the BFSI industry (Banking, Financial Services and Insurance industry) in India in an interesting and informative way. The course covers an overview of the entire industry and the key players in each sector. All the key products and services offered by Banking, Financial Services and Insurance sector are covered in brief. The course further outlines the various roles that exist in the sector and the demands of the selection process for each role. Further, this course delves deeper into banking. It enables the student to understand the concept of money and banking, the role of banks, various verticals in the banking industry, various products and services offered by them and the channels used to deliver the same. It also enables the learner to understand the functions of RBI, impact of globalisation on the banking sector and the role of technology in the banking industry, among various other topics. The course coverage is engaging and appealing, peppered with activities and role plays.

FINANCIAL ACCOUNTING AND MATHEMATICS

This course equips the learner with the knowledge of financial mathematics and accounting concepts and skills that are relevant to banking professionals. The learner will be able to apply the mathematical functions like simple and compound interest, calculation of EMI, NPV, IRR, basic statistical functions, etc., in various areas of banking. Further, the learner will gain knowledge in areas of double-entry book keeping, methods of depreciation, valuation of inventory, profit & loss accounts, balance sheet, etc. The learner will also be able to create basic financial statements.

PROFESSIONAL SKILLS

The transition from college to corporate world can be a daunting experience. This course covers all those professional and behavioural skills which are important for a person to make an entry into the professional world. The course covers inputs like how to create a good first impression, professional grooming, customer orientation, phone & workplace etiquettes and business ethics. The course also includes IFBI's unique Career Builder Module that sensitizes the student on crucial behavioural traits needed for current day professional life like building confidence, unshackling mental barriers, demonstrating positive attitude, taking ownership and gives a preview of expectations of the professional world. The course is packed with self-assessment exercises and interactive sessions in our Action Classroom. The off-class exercises condition the learner for self-discipline and inculcate the habit of continuous learning.

FINANCIAL PRODUCTS & SERVICES

This course gives the learner an in-depth knowledge of the products offered by banks, mutual funds, insurance companies and also introduces the learner to 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. This course will also provide the learner with adequate knowledge to appear for the NISM V-A Mutual Funds Distributors certification exam.

REGULATORY ENVIRONMENT

Through this course, the learner understands the need for strict regulation in the financial industry and also understands the role and functions of the various regulators like RBI, IRDA, SEBI, Ombudsman, etc. The learner will also be taken through the implications of various tax provisions and the regulatory rules laid down by the regulators. The learner will be provided with the necessary knowledge required to comply with the various regulatory provisions and will also be able to appreciate the consequences of not complying with the regulatory requirements.

EFFECTIVE BUSINESS COMMUNICATION

Possessing effective communication skills is one of the key ingredients for success in today's professional life. This course will introduce the learner to the concepts like effective communication, business writing and conversation skills. Components of communication like how to communicate in an effective manner, barriers to communication, nuances of business communication and how to be a good conversationalist are included. This is a highly interactive course which enables students to shed their inhibitions. This is facilitated through a number of exercises, role-plays, activities and assignments, thus enabling students to become confident communicators.

CUSTOMER SERVICE

Customer service orientation is a key ingredient of a banker. This course covers skills that form part of the relationship that an employee is expected to have with his customers in order to add value to the organisation. Since customer orientation is a key differentiator in the financial services industry, the interactive sessions prepare participants for a customer driven mind-set and practices. In this module, through activities and role plays, the participants learn how to interact with customers during the acquisition phase, customer service, retain customers and create customer delight. The module covers the art of saying 'no' tactfully, and handling irate customers. This module also reinforces the art of service recovery.

SELLING SKILLS AND 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, cultivates the ability to interact professionally with customers and enhances the capability to influence their decisions. It covers all critical selling skills like listening, building rapport, presentation, probing, objection handling and closing.

INDIAN FINANCIAL SYSTEM

This is a 'must know' course for every student going through a program in banking and financial services. The learner is taken through the role of the financial system in the growth of the economy, various financial markets, the players and the products. The student gets to know the features of the business cycles and impact of the fiscal and monetary policies on the economy. The course equips the learner with the ability to understand the various policy changes and their impact on the BFSI industry in which she/he operates.

RETAIL BANKING

This course takes the participant through different aspects of retail market-place interaction with the customer in the banking context. It gives the student a detailed insight on core aspects of Retail Banking like knowledge of different types of customers, day-to-day activities including deposits, payments, remittances, collection and clearance services, cash management services, documentary bill collection, inter-bank settlements for customers with multiple accounts and services with banks.

This course will enable the learner to appreciate benefits, types, and various schemes offered by Mutual Funds (MFs), distributed through bank branches. As banks provide specific services related to equity markets, the learner in this course will also understand the process of dematerialisation of shares and transacting DeMat through e-instructions. As bankers need the NSDL Depository Operations certification, our course provides the learner with necessary knowledge to acquire the specified industry certification.

The learner will understand various other services provided by banks like collection of utility bills, collection of taxes for both central and state governments, and provision of security and safe deposits, travel cards and traveler's cheques etc. Banks are now thriving on retail credit. This course covers the various credit products offered by the banks to the retail customers, account acquisition, account management and the process of disbursing loans.

APPLICATION SOFTWARE IN BANKING OPERATIONS

Core Banking Solutions (CBS) refers to the application software package which enables banks to consolidate their technology platforms across functions and geographies, leveraging cost and at the same time acquiring flexibility and scalability to adapt to a fast changing and competitive environment. Students going through this course get a hand-on experience on the various applications of Core Banking Solutions Software, thus fulfilling one of the key defining characteristics of IFBI programs – technology orientation. The computer room exercises are scheduled to coincide with coverage of the relevant topics in the classroom and this hands-on-experience helps the student understand the topics better.

ACADEMIC NORMS

EVALUATION AND CERTIFICATION

The classroom phase of the program is evaluated. Tests, quizzes, assignments and project work form evaluation instruments during the classroom phase.

The transcript finally received by the student reflects scores obtained in all the courses. Tests during the classroom phase are administered through Line Learning and Training System. Ample opportunities are given to the students to improve their test performances. The students can log on to the www.ifbi.com/student to access all details pertaining to their academic association with IFBI.

PLACEMENT FACILITY

On successful completion of the program, the student will be eligible to join as Assistant Manager (probation), scale I cadre at Karur Vysya Bank. For successful completion and placement, student should clear all IFBI assessments with minimum 60% marks.

ELIGIBILITY CRITERIA

Qualification: Any post graduate/B.E./B.Tech with 50% or more marks in aggregate from a recognised university in India or any equivalent eligibility qualification recognised (qualification obtained through correspondence or Open University are not eligible).

Age: Minimum 21 years and maximum 26 years.

Please visit www.ifbi.com for detailed eligibility criteria.

ADMISSION PROCESS

All eligible candidates will be put through IBPS test. Students who clear the test will appear for interview by IFBI. Selected candidates will be put through a final interview by KVB. On selection, conditional offer will be issued by KVB and IFBI.

PROGRAM SCHEDULE

PGDDB is a one month full-time program. Supervised self-study takes place after the classroom. In addition to the formal classroom sessions, students may be required to participate in collaborative projects and assignments along with e-learning and other reference work. To complete the program, students may have to work on some local holidays.

IFBI ADVANTAGE

- Set-up by NIIT, Asia's no.1 in IT education and training and ICICI bank, the no.1 private sector bank in India
- Over 17,000 placements and more than 75,000 industry professionals trained
- Fast-track career programs in Banking, Financial Services and Insurance
- Domain knowledge, customer orientation, technology and application information embedded in all programs
- Experienced industry practitioners as faculty
- World class courseware designed by industry experts
- Unique training methodology—case studies, e-learning, simulators, role plays, activities, seminars, projects, etc.
- Over 25 leading organisations recruit IFBI students

For further details, log on to www.ifbi.com

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Institute of Finance, Banking & Insurance