

# Announcing Post Graduate Diploma In Branch Banking (PGDBB)

An Exclusive Program Leading To Careers In Karur Vysya Bank



**ifbi**

Institute of Finance, Banking & Insurance

Over 15,000 Placements • Trained Over 55,000 Industry Professionals

India's Largest Banking Education and Training Institution

# POST GRADUATE DIPLOMA IN BRANCH BANKING

## AN EXCLUSIVE CAREER PROGRAM FOR KARUR VYSYA BANK

Post Graduate Diploma in Branch Banking (PGDBB) is an exclusive career program for Karur Vysya Bank. The program aims to build a pool of banking professionals in India, who can help the bank achieve new levels of profitability and customer responsiveness. To that end, the expert faculty at IFBI has designed a comprehensive portfolio of relevant course content that hones the soft and domain-specific skills needed by New-Age banking professionals.

### COURSE DESCRIPTION

#### BFSI OVERVIEW

In this course, the student is familiarized 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 the RBI, impact of globalization 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 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 an daunting experience. This course covers all those professional and behavioural skills which are important for a person making an entry into the professional world. The course coverage includes inputs like how to create a good first impression, professional grooming, customer orientation, phone & workplace etiquettes, 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 etc 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 also will provide the learner with adequate knowledge to appear for the NISMV-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, 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 y that the relationship management 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 mindset and practices. In this module, through activities and role plays, the participants learn how to interact with customers during the acquisition phase and how to service customers, retain customer 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, develops selling skills, 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, the various financial markets, the players, the products, etc. The student gets to know the features of the business cycles and the 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 a banking context. It gives the student a detailed insight on the core aspects of retail banking like knowledge of different types of customers, day-to-day activities including various 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 etc.

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 the NSDL Depository Operations certification is a needed by Bankers, the course provides the learner with the necessary knowledge to acquire the specified industry certification.

The learner will understand the various other services provided by the 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 and 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 the 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. Test, quizzes, assignments and project work form evaluation instruments during classroom phase.

The transcript finally received by the student reflects scores obtained in all the courses. Tests during the classroom phase are administered through the Learning and Training System. Ample opportunities are given to the students to improve their performance in the tests. The students can log on to the [www.ifbi.com/student](http://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 the assessments of IFBI with  $\geq 60\%$

### ELIGIBILITY CRITERIA

**Qualification:** Any Post Graduate / B.E / B.Tech with 50% or more marks in aggregate from a recognized University in India or any equivalent Eligibility qualification recognized. (Qualification obtained through Correspondence and Open University are not eligible)

**Age:** Minimum 21 years and not more than 26 years as on 31st May, 2012.

Please visit [www.ifbi.com](http://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. Candidates who have cleared IBPS PO exam and have valid score cards can appear for the interviews directly.

### PROGRAMME SCHEDULE

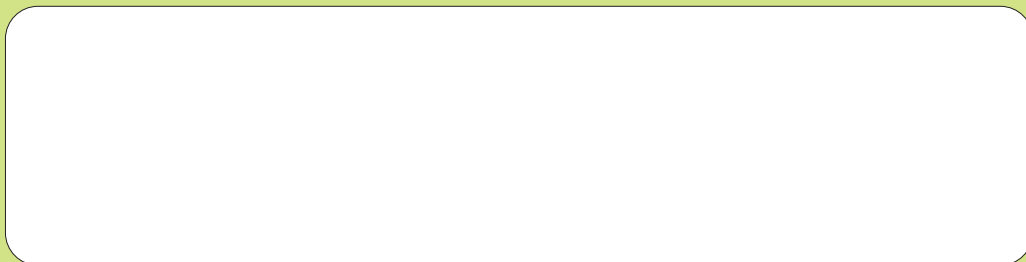
PGDDB is a one month full – time program. Supervised self-study takes place after the classroom. In addition to the formal classroom sessions, students may be required to participate in collaborative projects and assignments along with e-learning and other reference work. To complete the program, students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

## IFBI Advantage

- Setup by NIIT, Asia's No.1 in IT Education and Training and ICICI Bank, the No.1 Private Sector Bank in India.
- Over 15,000 placements and more than 55,000 industry professionals trained Top of Form.
- 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–casestudies, e-learning, simulators, role plays, activities, seminars, projects etc.
- Over 25 leading organizations recruit IFBI students.



Institute of Finance, Banking & Insurance



\*Conditions apply.

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