



## Retail Banking Certificate Online – F105 100 Hours

This program acquaints the participants with an in-depth understanding of various knowledge areas that are required of a modern banking professional. The students will be equipped with the knowledge of the various retail banking products, how to effectively sell these products and services, and how to build a long-term relationship with their customers. The students will also be provided with essential technology skills required to work effectively. The key knowledge areas are:

- Banking essentials
- Banking products and services
- Customer Relationship Management
- Banking technology
- Marketing banking services
- Regulatory environment

Banking essentials	<p>An overview of the financial system</p> <p>Role of banks</p> <p>How banks operate (From managing assets to managing liabilities)</p> <p>Understanding the relationship between a bank and customer</p> <p>Types of customers</p> <p>Types of bank accounts</p> <p>Negotiable instruments (Checks, bills of exchange, etc.)</p>
Banking products and services	<p>Consumer lending products</p> <ul style="list-style-type: none"> <li>• Consumer credit terminology</li> <li>• Overview of lending process</li> <li>• Various product features and benefits</li> </ul> <p>Deposit Products</p> <ul style="list-style-type: none"> <li>• Various product features and benefits</li> </ul> <p>Credit Card Operations</p> <p>Fee-based banking services</p> <p>Services such as Demat accounts</p> <p>Financial planning products/services</p>
Customer relationship management	<p>Building and retaining customer relationships</p> <p>Basic customer service skills</p> <p>Writing bank correspondence</p> <p>Dealing with co-workers</p> <p>Tele-consulting</p> <p>Effective referrals</p> <p>Ethical issues</p> <p>Implementing a CRM strategy</p>



Banking technology	<p>Overview of banking technology/software</p> <p>Using technology for speed, efficiency and accuracy</p> <p>Electronic banking services and emerging trends</p> <p>Plastic Wallet Technology</p> <p>Tools for managing customer data</p> <p>Security Issues and Systems Audit</p> <p>Training/simulation of an actual banking software</p>
Marketing banking services	<p>Marketing fundamentals</p> <p>Basic sales techniques</p> <p>Relationship selling</p> <p>Cross-selling financial products</p>
Regulatory environment	<p>Local regulatory guidelines</p> <p>Know Your Customer/Anti-money Laundering Guidelines</p>
Project	<p>An independent research assignment, which will demonstrate their knowledge and competence in retail banking.</p>

### Course Highlights

1. Introduction to banking
2. Banker Customer Relationship
3. Types of Customers and Their Accounts
4. Negotiable Instruments and Related Matters
5. Overview of Deposit Function
6. Demand Deposits
7. Time Deposits
8. Types of Deposits - Advantages and Disadvantages
9. Payment and Settlement System
10. Electronic Transfer of Funds
11. Overview of Credit Function
12. Principles and Practice of Lending
13. Securities for Lending
14. Mortgage Loans
15. Auto Loans
16. Fee-based Banking Services
17. Credit Card Operations
18. Dematerialization and Other Services
19. Introduction to Marketing
20. Marketing of Bank Services
21. Customer Relationship Management
22. Banking Technology
23. Know your Customer



## **Elearning Features**

Exhaustive theoretical material supplemented with contemporary case studies.

Learner friendly courses with:

- > Formulae, definitions and concise summaries
- > Interactive simulations
- > Solved examples, practice exercises and quizzes
- > Mock exams from proprietary database
- > Timed tests in exam format
- > Personalized results for self assessment
- > Glossary, FAQs, Pocket Reference
- > Valuable reference extracts

Other features include:

- > E-mail subject-matter expert
- > Online with 24x7 customer support