

Skill Development Programme: ‘Business Promotion Executive- Banking’

1. Preamble:

The present programme is basically designed to promote skills required for development of banking business and promotion of banking habits amongst potential investors in urban and rural areas. The programme is focused at–

- Giving a proper understanding about the banking business to urban and rural investors; and
- Training the rural youths to promote banking habits in a systematic manner.

This programme shall help the youths to learn the nature and system of banking business as well as techniques to promote banking.

2. Nomenclature:

The programme is titled as professional skills for Business promotion Executives in Banking Sector

3. Focus of the Programme:

The programme is focused at advancing and inculcating skills required for promoting banking business through systematic canvassing, counseling and right guidance to investors and depositors. It will also help the learners to know various principles of banking and methods to know various banking products.

4. Job Profile:

The incumbent trainee is expected to learn various facets of banking business and banking activities. The trainee will also have to understand the salient features of banking products and various customer segments interested in buying such products.

The programme shall basically focus on following aspects:

- a. To provide an understanding regarding principles of modern banking business.
- b. To help the learners to know various banking products and their features.

- c. To detail out the methods of selling banking products.
- d. To develop a right selling techniques of banking products.
- e. To understand a right system of counseling about banking products to potential buyers.

5. Minimum Qualifications:

The programme shall require the incumbent trainee is expected to have minimum qualification of H. S. S. C. in any branch or discipline.

6. Intake:

The minimum intake per batch is 20 subject to a maximum of 40 learners per batch at a time.

7. Duration of Programme:

The programme shall be of 60 hours duration distributed in different learning activities like:

1. Lectures
2. Demonstrations
3. Hands on experience
4. Customer interface etc.

8. Interface:

The trainee shall have to undergo a learning and skill development exercise of 6 hours duration which will be divided into different sessions and training activities. The training activities and learning sessions shall mainly focus on developing skill sets required to become a professional sales officer of banking products.

The programme interface shall focus at following aspects:

- a. A trainee/ learner will have to work with one or two banks for gaining professional and practical exposure as well as for developing skill sets.

- b. The trainee shall have to attend conceptual lectures and basic foundation programme to know about principles of banking and banking products. This session shall be organized in a specified academic institution.

The distribution of interface is as follows–

Learning exercise, demonstrations and hands on experience	60%
Job related project	20%
Assignment	10%
Concept building	10%

9. Composition of learning activities and interactive sessions:

In order to develop appropriate skills set, every trainee will have to undergo practical training and hand on experience sessions under able guidance of bank executives/ officers. He/ she shall also have to attend conceptual and academic sessions to know the fundamentals and basic principles about banking systems. For the purpose of interface, the resource persons shall provide skill inputs in following proportion.

Bank professionals and executives for providing hands on experience	60%
Faculty members and academicians	40%

10. Proposed Skill Bank to be developed:

The proposed Skill Bank for Business Development Executives in Banking Sector shall focus on development of following skills:

- a. Communication skills
- b. Canvassing skills
- c. Effective presentation and counseling skills
- d. Effective Sales skills
- e. Customer relationship development skills
- f. Conflict resolution and convincing skills

11. The Course Structure is divided in following components:

- a. Core components:** This shall include understanding of banking systems, principles of banking, banking products and principles of CRM

- b. Allied components:** This shall mainly focus on developing counseling skills, enhancing canvassing ability, sales skills, effective presentation and communication skills.

12.The distribution of conceptual/ practical lessons is as follows:

Unit No.	Title	Conceptual Focus	Learning Hours (Conceptual)	Practical Focus	Learning Hours (Practical)
1	Functions & principles of banking	To give an understanding of role and functions of the banking sector	2	Creating an understanding about bank functioning Method: Visit to a Bank, Demonstration of functioning of bank	2
		Banking products– features, nature, types and utility of banking products	2	Identifying users of banking products– Method: Demonstration & Role Play	3
2	Functions of Bank and Role of Bank in the Commercial Environment	To understand how a bank functions– various stakeholders of banks	2	Client– bank relationship, understanding basics and features of different clients Method: Case study method, demonstration	5
		KYC Norms and assessing customer requirements– basic principles of customer identification	2	Evaluating different customer requirements– identifying customers according to bank requirements– setting specification of documents requirement. Method: Case study method , role play demonstration	5
3	Bank Products– Features, application & user groups	Types of deposits– customer classes according to types of deposits– understanding features of different deposit schemes	2	Evaluating customer requirements according to different types of products – offering different deposit/ bank products to different customer groups– identifying and understanding various facets of customer requirements, evaluating customer need for different types of deposits Method: Role play, demonstration, counseling, case study	5

		Understanding various forms of bank loans– nature and characteristics	2	Examining loan requirements– assessing credit worthiness– examining suitability of loan to a particular customer segment– setting norms and documentation procedures for loans Method: Case study, interface with customers, discussions, role play	5
4	Developing Effective Sales Talk	Understanding customer requirement– selecting effective sales techniques– cautions in selling a product	2	Developing persuasion skills, effective presentation skills, selecting suitable body language, identifying appropriate non– verbal communication skills, listening skills Method: Role Play, demonstration, mock interviews, body language skills	5
5	Effective interpersonal skills	Group Discussion– Personal conversation– involving customers and identifying their interest– offering an effective sales proposal– negotiation and sales closure techniques	3	Developing appropriate communication skills, assessing customer requirements, counseling for query redressal Method: Role Play, demonstration, mock interviews	5
6	Formalities and procedures	Understanding different forms/ applications and documentations for deposits, loans and advances – learning bank procedures – norms for effective banking business – cautions in offering a proposal	3	Assessing and evaluating written communication, cautions while filling forms – learning basic ethics of negotiations – understanding bank guidelines Method: Role Play, demonstration, case studied, mock interface	5
Total number of Lectures			20		40

13. Evaluation:

The programme will be evaluated by using both- skill based and concept bases techniques.

14. Certification:

After successful completion of the conceptual and practical interface, the participating candidates will be awarded a certificate of completion by programme conducting agency.

15. References and Links

1. Practice and Law of Banking: G.S.Gill
2. Banking: Theory and Practice: E.Gordon, K.Talraj
3. Banking: Law and Practice in India: Tannan
4. Fundamentals of Banking: Dr.G.V.Kayandepatil.et.al
5. Banking and financial system: Vasant Desai.
6. www.rbi.org