

BANKING AND FINANCE MANAGEMENT

01. Certificate in Basic Smart Banker. (Duration: 03 Months.)

Basic Smart Banker Training Program

Course Duration: 3 months

Objective: The Basic Smart Banker Training Program is designed to equip participants with the fundamental knowledge and skills required to excel in the dynamic field of banking. The program aims to provide a comprehensive understanding of banking operations, customer service, financial products, and emerging technologies in the banking sector.

Week 1-2: Introduction to Banking

- Overview of the Banking Industry
- Historical Evolution of Banking
- Regulatory Framework and Compliance
- Introduction to Central Banking

Week 3-4: Banking Operations

- Core Banking Functions
- Account Opening and Closure Procedures
- Payment Systems (RTGS, NEFT, IMPS)
- Cash Management and Handling

Week 5-6: Financial Products and Services

- Retail Banking Products (Savings, Current, Fixed Deposits)
- Loans and Credit Products
- Investment Products (Mutual Funds, Insurance)
- Introduction to Digital Banking Services

Week 7-8: Customer Service in Banking

- Importance of Customer Service
- Effective Communication Skills
- Handling Customer Inquiries and Complaints
- Relationship Management

Week 9-10: Risk Management in Banking

- Types of Banking Risks (Credit, Market, Operational)
- Risk Assessment and Mitigation Strategies
- Compliance and Anti-Money Laundering (AML) Procedures
- Fraud Prevention and Detection

Week 11-12: Technology in Banking

- Digital Transformation in Banking
- Fintech and Banking Innovations
- Cybersecurity in Banking
- Mobile and Internet Banking