

POST GRADUATE DIPLOMA IN BANKING OPERATIONS (PGDBO)

AN EXCLUSIVE CAREER PROGRAM FOR ICICI BANK

PROGRAM OBJECTIVE

Post Graduate Diploma in Banking Operations (PGDBO) is an exclusive career program for ICICI Bank. The objective of the program is to build a pool of banking professionals in India, who can sustain the growing momentum of the bank and help it achieve new levels of profitability and customer responsiveness. To that end, IFBI expert faculty have designed a comprehensive portfolio of relevant course content that hones the soft and domain-specific skills needed by new-age banking professionals.

PROGRAM DESCRIPTION

Overview Of Banking: In this course, the student is familiarised with the Banking, Financial Services and Insurance industry (BFSI) in India. The course covers an overview of the entire industry and the key players in each sector. All the key products and services offered by the 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. 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. 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 and IRR basic statistical functions in various areas of banking. Furthermore, the learner will gain knowledge in areas like double entry book keeping, methods of depreciation, valuation of inventory, profit and loss accounts, balance sheet etc.

Professional Skills: The transition from campus to corporate can be an overwhelming experience. This course covers all those professional and behavioural skills which are important for a person making an entry into the banking world. The course coverage includes inputs like how to create a good first impression, professional grooming and etiquette, customer orientation, customer service on phone, business ethics and workplace etiquette. The course also includes IFBI's unique Career Builder Module that sensitises the student on crucial behavioural traits needed for current day professional life like building confidence, unshackling mental barriers, demonstrating positive attitude and taking ownership to give a preview of expectations of the professional world. The course is packed with self-assessment exercises and interactive sessions in our action classrooms. 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. This course also provides 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 and Ombudsman. The learner will also be taken through the implications of various tax provisions and the regulatory rules laid down by the regulators.

Effective Business Communication: Possessing effective communication skills is one of the key ingredients for success in today's professional life. The objective of this course is to highlight what effective communication means, important aspects of business writing and the need for good conversation skills. The course covers components of communication such as how to communicate in an assertive manner, barriers to communication and nuances of business communication. 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: This course covers skills that form part of the core competencies that an employee is expected to have 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 provide service and retain customers. The module covers the art of saying “no” tactfully, assertiveness and handling irate customers. This module also reinforces skills like customer service recovery.

Retail Banking: This course takes the participant through different aspects of retail market 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. 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 needed by bankers, the course provides the learner with the necessary knowledge to acquire the specified industry certification.

Selling Skills and Techniques: This course gives the learner the skills 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 the 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.

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. IFBI has a tie-up with Infosys Technologies and is the first and leading education and training partner for FINACLE in India. Under this arrangement IFBI has set up a virtual bank and students going through this course get a hands-on experience on the various applications of FINACLE Core Banking Solutions Software, thus fulfilling one of the key defining characteristics of IFBI programs—technology orientation.

PLACEMENT FACILITY

Shortlisted candidates will be granted admission with placement assurance at the time of admission to the PGDBO program (subject to fulfillment of specific academic and non-academic criteria). The students who get placement assurance will undergo supervised internship in ICICI Bank and on successful completion, will be offered confirmed employment in ICICI bank. Before commencing internship, ICICI bank will offer a provisional appointment letter with applicable terms and conditions.

ELIGIBILITY CRITERIA AND SELECTION PROCESS

Graduates in any discipline with 50% marks and less than 25 years of age are eligible to apply for this program. Candidates for the program are selected on the basis of an aptitude test and a personal interview. Please visit www.ifbi.com for detailed information.

PROGRAM SCHEDULE

The program consists of six hours of classroom contact and three hours of supervised self-study per day. Supervised self-study takes place after the classwork. In addition to the formal classroom sessions, students are required to participate in collaborative projects and assignments, e-learning and other reference work. To expedite the program, students may have to work on some local holidays.



Institute of Finance, Banking & Insurance

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