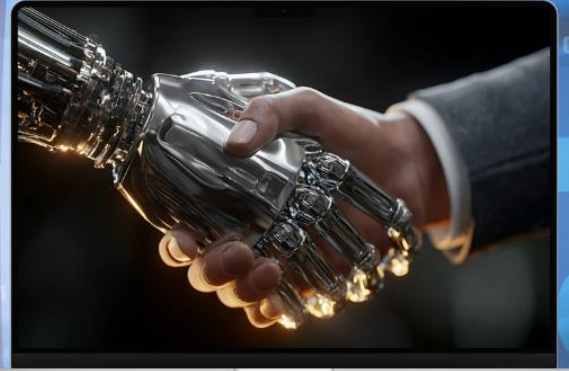




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BFSI



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KLiC BFSI Course (120 hours)

Section 1 – Introduction

BFSI Sector Overview	BFSI Sector in India
	Introduction of Banking, Financial Services, and Insurance
Banking	Introduction to Banking
	Indian Banking system
	Emerging Trends in Banking
Banking and Types of Banks	Types of Banking
	Types of Bank
	Functions of Commercial Bank
	Customers of a Bank
	Reserve bank of India (RBI)
	Roles of Bank in Economic Development
Key Terminologies in Banking and Finance sector	Debit Card
	Credit Card
	Fixed Deposit
	Recurring Deposit
	IFSC Code
	MICR Code
	Certificate of deposit
	Annual percentage yield
	Annual percentage rate
	Bancassurance
	Core Banking Solution (CBS)
	Cash Reserve Ratio (CRR)
	Fiscal Deficit
	Initial Public Offering
	Leverage Ratio
	Market capitalization
	Mortgage
	Repo rate
Reverse repo rate	
Why Choose a Career in Sales in BFSI sector?	Independence in job
	High Paying
	High incentives
	Sector wise Job Profiles in BFSI Sector
	Role of Banking sector in Women Empowerment
	Misconceptions about entry level sales jobs
	Chance to make a good difference to so many lives
	Increasing awareness in community about BFSI services and their benefits

Financial Analysis of an Individual	What is Individual financial analysis and its benefits
	Tracking Income and Expenses
	Deciding Goals for Saving amount
	Deciding appropriate investment schemes
Education & Financial Analysis as first step of sales process	Making customer define their financial needs
	Educating customers about the financial policies they intend to invest in
	Making your product fit to their needs
	Selling to satisfy customer's need and not your own
Financial Literacy	Facilities available at ATM & CDM
	Check Book
	Netbanking process - NEFT, IMPS, RTGS
	Demand Draft
	UPI Banking
	How credit card system works
	Debit card & Credit card security
	How to apply for BFSI Products
	JanDhan Yojana
	Pradhan Mantri Awas yojana
	Pradhan Mantri Mudra Yojana
	Pradhan Mantri Suraksha Bhima Yojana
	Atal Pension Yojana
	Factors effecting interest rates of Banks
CIBIL Score	

Section 2 – BFSI Products

Banking Products- Investments	General Principles Of Investing
	Fixed Deposit
	Recurring Deposit
Banking Products- Debt	Classification of Debt Products
	Types of Loans
	Loan Calculations
Loan Management	How to calculate interest for loan repayment.
	How to calculate principal amounts
	Disbursement of loan
Microfinance	Microfinance, Development, Income generating activities
	Credit Delivery Methodology : Credit Lending Models
	Role of NGOs
	Pricing of Microfinance Products
Commercial microfinance	Investing, Managing, Credit rating of Microfinance
	Risk Management
	Strategic Issues in Microfinance
	Microinsurance
Mutual Funds	Introduction to Mutual Funds
	Accepted payment methods and processes for making payments
	Tax and tax related regulations relevant to mutual funds
	Methods of calculating returns

	Calculation of annual growth rate
	Calculation of net asset value
	Formulae for calculating returns of mutual funds
	Methods to compute various ratios to calculate risk-adjusted returns
Insurance	Types of General Insurance.
	Practices of general insurance including insurance accounting
	Risk management in general insurance
	Personal & health insurance
Post Office schemes	List of Post Office schemes
	Target customer of Post office schemes
	Benefits of investing in post office schemes
Stocks	Types of Stocks
	Basics of Investing in stocks
	The Initial Public Offering process
	Philip Fisher's 15-Point Investment Checklist
Risk in Stocks	Risk & Risk Types
	Risk Analysis: Standard Deviation & Beta To Evaluate Stock & Fund Volatility
	Determining Your Risk Profile Free Online Tool
	Key Financial Ratios When Buying Stocks
How To Evaluate Stocks & Stock Ratios	Qualitative & Quantitative Analysis
	Key Financial Ratios When Buying Stocks
	Stock Ratio Categories
	Buying & Selling Order Types
Systematic Investment planning	Introduction
	Calculation of SIP
	Advantages & Disadvantages

Section 3 – BFSI Selling Skills

Communication Skills	Principles of Communication
	Barriers to effective Communication
	Business Language Skills
	The Importance of Good Communication Skills
	Communication ethics in business
	Principles of Listening
	Comprehensive Listening
	Discriminative Listening
	Effective Speaking
Giving a speech	
Non-Verbal Communication and Body Language	What is Non-Verbal Communication
	How does Non-Verbal communication affect a conversation
	Clothing and Grooming
	Body Postures
	Closeness and Personal space
	Positive Body Language

	Negative Body Language
Questioning and Data gathering	Information collecting through questioning
	Open and closed questions
	Funnel questions
	Probing Questions
	Manners to be followed while asking questions
Data Analysis and Decision making	What is Data Analysis?
	Importance of Data Analysis
	Data analysis techniques
	Decision making framework
	Deciding instalment amount for a client
	Finalizing a policy amongst multiple options
Networking Skills	What is Networking?
	Importance of Networking
	Understanding the phrase "Your Network is your Networth"
	Getting referrals from existing clients
	Use of Professional sites such as LinkedIn to increase and maintain contact with professionals
Tax Benefits as a tool for selling	Detailed study of tax benefits from various investment schemes
	Using tax benefits to convince customer to purchase financial service
Prospecting Customers	Introduction to Customer Prospecting
	Understanding the mindset of customers
	Formulating Prospect Definitions
	When to Prospect?
	How to Prospect?
	Who do you communicate with for Sales?
	Where to find Prospects?
How to generate leads	Cold Calls
	References
Prepare yourselves for the sales	Homework about Client
	Review your Sales Pitch
	Prepare Sales Questions in Advance
	Confirming Venue and time of meeting well in advance
	Rehearse a meeting if necessary
	Self-Motivation
	Importance of Taking proper rest
The Sales Pitch	What is meant by Sales Pitch?
	Selling to People's Problems - Need Solution
	Matching what you sell and what prospects buy
	Strategies for Sales Pitch
Mutual Funds Sales	List of Mutual Fund Policies available
	Target customers of Mutual Fund policies
	Convincing to buy mutual funds and its benefit's
Insurance	Business insurance policies and target customers

Sales	Convincing to buy insurance cover and its benefits
Systematic Investment Plans (SIP)	Different types of SIP plans available
	Target customers as per various SIP plans
	Benefits of investing in SIP

Section 4 – BFSI Operations

Learning banking operations	Account opening process
	Opening of different types of accounts
	Need of KYC and Anti-Money Laundering
	Dormant Account
Preparing Loan Files	Documents necessary for applying for each type of loan
	Basic financial indicators for approving loans
	Compute loan repayment schedule
	Prepare summary sheet for loan file
Loans- Process and Review Applications	Credit Evaluation procedures
	Legal framework and laws concerning background of applicant
	Customer profiling concepts
	Administrative and clerical procedures
Post Loan Approval Tasks	Compile the Final Approval Memo
	Procedure for handover of loan documents to appropriate personnel
	Procedure for destruction/shredding of sensitive documents/documents
Bank Front Office Skills	Escalation matrix for unresolved problems
	Documents for account opening and KYC
	Bank account opening Process
	Passbook Entry process
Processing Insurance Applications	FD/RD Opening
	List of supporting documents required for applications
	Security procedures for handling payments
Process insurance claims	Process for applying for insurance
	Integrated Grievance Management System (IGMS)
	Legal aspects of an insurance contract
	Insurable interest
Reinsurance	Contract of Adhesion
	Documents required for submitting claim
	Introduction to Reinsurance
	Types of Reinsurance Contracts
	Common Reinsurance Clauses
Zero Tolerance Policies	Major Categories of Reinsurance
	Role of agent in Reinsurance Market
	Know Your Customer (KYC)
	Anti-Money Laundering
Workflow /	Code of conduct with customer
	Bribery and corruption
	Introduction of Trade life cycle

design of financial services institution	Introduction of Retail banking products lifecycle
	Introduction of Corporate Banking products lifecycle
	Introduction of Treasury products lifecycle like trading desk / funding desk etc.
	High level overview of front office / middle office / Back office operations and workflow of Investment Banks



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