

- 1. Title of the Course:** Certified Professional Retail Banking – Sales & Relationship Management
- 2. Course Mentors:** Mr. Sukhjeev Singh Bajaj and Team, IFM FinCoach Global Academy (Campus), B- 98 , Industrial Area Phase 8, Sector 73 , SAS Nagar ,Mohali (Punjab) -160073 Mobile : +91-9988881258
- 3. Target Group:** Graduation and Post- Graduation
- 4. Fee Structure:** 6000/-per participant
- 5. Duration of the course:** 22/06/2023 - 05/08/2023
- 6. Days and time of the course** (Monday to Friday 10 to 5 pm)
- 7. Eligibility of the Course:** Open for CGC Landran and Non-CGC Landran Students.
- 8. Objectives:** After completion of the course, the participants will be able to
 1. Understand the Banking System in India
 2. Understand the role and importance of RBI and structure of Bank
 3. Introduction to NR- NRO, NRE, FCNR and RFC Accounts
 4. Introduction to HUF, Partnership, Limited Company & TACS Accounts
 5. Process of payments, cash handling, and sales of third party products.
- 9. Scope:** In banking industry, it is important to understand sophisticated analytical financial instrument working and interpretation of these by the students for applicability when exposed to banking, finance or economic sectors. This training course will address these aspects and will help to enhance the understanding about financial instruments and recent developments in the banking sector.
- 10. Uniqueness:** The course will impart hands on training on retail banking and third party products.
- 11. Learning Outcomes of the Course:** After completing this course students will be able to know the
 - Basic principle and working of the retail banking
 - Interpret the information for selling and promotion of the services
 - Focus on relationship management, CASA acquisitions and payment mechanisms.

12. Plan of the Course:

S. No	Topic	Contents
1	Introduction of Banking	Banking System in India Finance and Accounting for Bankers RBI Act- Role and Functions and Banking Regulation Act Structure of Banks – Division and its Functions Concept of Money and Interest
2	KYC/AML	Definition of KYC RBI on KYC & Laws in India Why KYC– Objectives & Process flow for CASA and Term Deposit Accounts Types & Documentation of Savings– Minor, Sr. Citizen, Salary, No frill, Student, Women, Sole & Joint accounts. CA-Entities eligible to open account, MAB requirement, KYC requirement, Product Variants, Introduction to NR- NRO, NRE, FCNR and RFC Accounts—Documentation & AOF Filing. Introduction to HUF, Partnership, Limited Company & TACS Accounts- Documentation. Definition of AML & CFT (Combating Financing of Terrorism) Stages of AML & Risk involved.
3	Cheque/Cash	Vault Opening/ Closing & Cash Deposit/ Withdrawal Process Vault Money, Cash Retention Limit & Vault Key Management Cash in Transit process, Concept & Role of Currency Chests Cash Sorting as per Clean Note Policy. Security Features of New Bank Notes, Note Refund Rules Handling Fake Currency & Reporting to FIU. Negotiable Instrument Act- Cheque, DD, PN, BOE
4	Payment Mechanism	CTS–Definition, Features of CTS Cheque, P2F Session, Process Flow & Cheque Handling Funds Transfer Methods -NEFT, RTGS, IMPS Bill Of Exchange, Cash, Wallets, Bharat Pay, UPI, Fast-Tag Net Banking, Mobile Banking, Banking Applications
5	Third Party Products	Insurance- General/Life/Health, Mutual Funds,
6	Banking Sales	Relationship Management Prospecting of Customers Customer Profiling CASA Acquisition
7	Professional Excellence/ Behavioral Sciences	Communication Skills Business Etiquettes Body Language Formal Dressing / Presentation Interview Tips

Registration Link: <https://forms.gle/sDjRjThiYtropaR7A>

***FEES PAYMENT IN CASH** TO FACULTY COORDINATORS:

Er. Upasna Khera, Assistant Professor, MBA

Dr. Deepa Guleria, Assistant Professor, MBA

ACCOUNT NAME: CHANDIGARH GROUP OF COLLEGES

ACCOUNT NO: 077206000002

BANK : CAPITAL SMALL FINANCE BANK

IFSC CODE: CLBL0000077



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