



**Be a
Retail Banker**

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Program Overview:

"Certified Retail Banker" course equips students with the essential skills and knowledge needed for success in retail banking. This course imparts you the knowledge and tools to navigate the world of loans, manage your credit score, and make sound financial choices. Retail Banking majorly caters to personal banking Through self-paced & expert-led sessions, real-world case studies, and immersive learning, graduates are well-prepared for rewarding careers in esteemed financial institutions.

Program Features:

- > Self-Paced videos
- > Live Classes & Doubt Clearing Sessions
- > Industry Based Case Studies
- > Assignments & Quizzes
- > Project Assessment

Mode of Delivery

- > Self-Paced Videos - **8 Hours**
- > Live Lectures - **15 Hours**
- > Short Learning Material - **2 Hours**
- > Capstone Project/Case Study - **4 Hours**
- > Assessments & Assignments - **1 Hour**

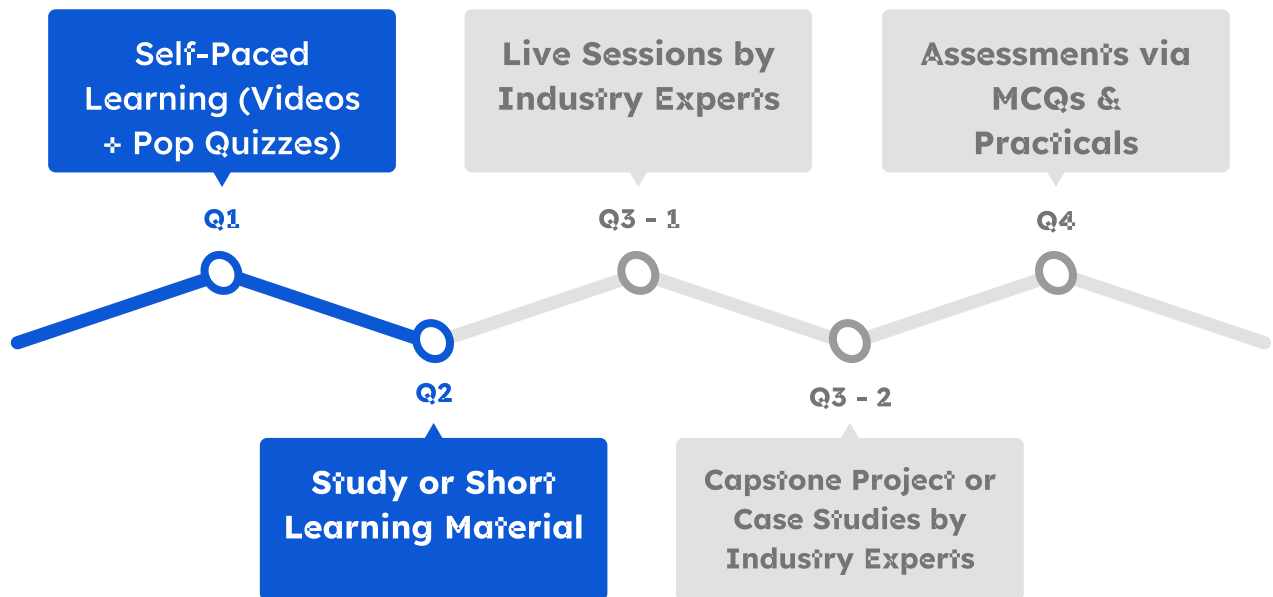
Instructor Details



Ritesh Kumar Verma (PHD, MBA)

As an Associate Professor at Pune Institute of Business Management, He specializes in Financial Modeling, Risk Management, and Commercial Banking. His professional background includes positions as an assistant professor at RK University and the Narsee Monjee Institute of Management Studies at SVKM. With hands-on experience in banking operations, credit analysis, and retail banking. Mr. Varma brings a comprehensive understanding of finance to both teaching and industry practice.

Course Structure



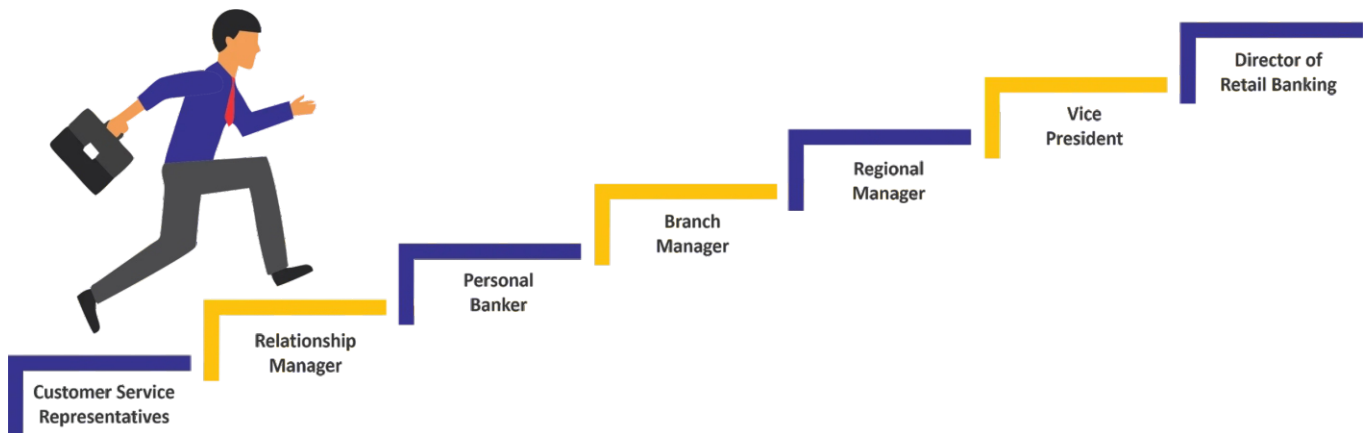
Program Ideal For

- > Individuals seeking financial literacy.
- > Students are considering taking out a loan.
- > Anyone who wants to make informed financial decisions

Learning Outcomes

- > Confidently choose the right loan option for your needs.
- > Make informed financial decisions regarding housing, education, and other expenses.
- > Understand and manage your credit score effectively.
- > Gain a foundational knowledge of the Indian financial system.

Your Pathway To Success!



Course Details

Week 1 :

1. Introduction To Loans

- › What is a loan? Types of loans, Secured Loans
- › Un Secured Loans, Guarantees, Role of Guarantor
- › Retail Loans, Types of retail Loans: Personal Loan
- › Home Loan, Home Loan for under-construction properties
- › Home Loan for ready-to-move properties
- › Home loan for renovation and reconstruction
- › Vehicle Loans, Car Loans, Loans for Bikes
- › Education Loans, Credit Cards

2. Types of Loans

- › **Personal Loans:** Types, Eligibility, limits, advantages & disadvantages
- › **Housing Loans:** Purpose, Types, Eligibility, Tenures, limits, margins, rate of interest, security, advantages & disadvantages
- › **Housing Loans for NRIs:** Purpose, Types, Eligibility, Tenures, limits, margins, rate of interest, security, advantages & disadvantages
- › **Housing Loans for renovation, reconstruction and top-up loans:** Purpose, Types, Eligibility, Tenures, limits, margins, rate of interest, security, advantages & disadvantages
- › **Vehicle Loans:** Purpose, Types, Eligibility, Tenures, limits, margins, rate of interest, security, advantages & disadvantages
- › **Education Loans:** Purpose, Types, Eligibility, Tenures, limits, margins, rate of interest, security, advantages & disadvantages
- › **Credit Cards:** Purpose, Types, Eligibility, Tenures, limits, margins, rate of interest, security, advantages & disadvantages

3. Securitisation in Loan

- › What is securitisation?
- › Mortgage: Types and procedure
- › Hypothecation: Types and Procedure
- › Pledge: Types and procedure
- › Lien: Types and procedure
- › Assignment: Types and procedure

4. Structure of the Banking Sector in India

5. Banking Products and Services

6. KYC norms and guidelines by RBI Technologies and Platforms used by Banks

7. Liabilities side to be covered like - Fixed, current, saving, Flexi pay

Week 2 :

1. Renting vs Buying Option

- › Why it matters?
- › Income and EMI calculations
- › Rent Options and Impact on Income
- › Buy Options and impact on income
- › Graphs and calculations for comparison and decision-making

2. Ways not to default

- › Assessing Income versus expenses
- › Assessing Assets versus liabilities
- › Assess affordability rather than want
- › How to make a balance in EMI payments and other high-importance expenses
- › Ways to not pay in full still be able to avoid defaults
- › EMI payments and importance for future"

3. Credit Score

- › Assessing Income versus expenses
- › Assessing Assets versus liabilities
- › Assess affordability rather than want
- › How to make a balance in EMI payments and other high-importance expenses
- › Ways to not pay in full still be able to avoid defaults
- › EMI payments and importance for future"
- › Credit reports: How to get them? & How to read and understand

3. Way to Improve Credit Score

- › Keep track of payments on loans
- › Never delay unnecessarily
- › In case of emergency. What to do?
- › What products to avoid?
- › Avoid the number of loan applications
- › Avoid delays in credit card payments
- › What impacts most and what least
- › How to keep your credit score intact

4. Insurance Products and Services

5. KYC and Documentation Norms & Guidelines by IRDA



6. Insurance Contracts and Legalities

7. Insurance Advisory – Agency

Week 3 :

1. Introduction to Indian Capital Markets
 2. Concepts and Need of Investments
 3. Classification of Investment Products
 4. Acquiring Customers - Online / Offline
 5. Retail Banker Assessment
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Week 4 :

1. Case Study- Customer Acquisition & Cross-Selling
 2. Project Assessment
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Scan this QR code with your smartphone and discover more information about the program

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