INDIAN INSTITUTE
OF
BANKING & FINANCE
ISO 21001:2018 CERTIFIED

Fundamentals of Retail Banking

120 Hours with 4 Credits Skill Enhancement Course

offered by

Indian Institute of Banking & Finance (IIBF)

Recognised by

National Council for Vocational Education and Training (NCVET)

[Ministry of Skill Development and Entrepreneurship, Government of India]

About IIBF

The Indian Institute of Banking and Finance (IIBF) was established on April 30, 1928, as a professional body representing banks and financial institutions in India. Over its remarkable 97-year history, IIBF has grown to become the largest professional organization for banks and financial institutions globally, having over 11 Lakhs individual members and more than 600 institutional members. Since its inception, IIBF has been committed to building the capacity of banks and financial institutions in India by offering skill-based courses and programs for banking and finance professionals.

Vision Statement

To be the premier Institute for developing and nurturing competent professionals in banking and finance field.

Mission Statement

"To develop professionally qualified and competent bankers and finance professionals primarily through a process of education, training, examination, consultancy/counselling and continuing professional development programs."

About the Course

The course in 'Retail Banking' aimed at equipping learners with the necessary skills to work in the retail banking sector of banks and financial institutions within the BFSI (Banking, Financial Services, and Insurance) industry. Upon completing this course, learners will have the proficiency needed to pursue various roles such as Relationship Managers, Customer Service Executives, Front Desk Managers, Retail Banking Loan Officers, Retail Banking Product Managers, Credit Officers in Retail Banking, Credit Appraising Officers in Retail Banking, and Customer Service Assistants in the Banking and Financial sector.

This course is structured to cover a wide range of topics related to retail banking, including retail banking products and services, sales and marketing, digital banking, payment systems, credit administration and monitoring, recovery and legal aspects, grievance redressal mechanisms, as well as essential soft skills such as communication, negotiation, and presentation skills vital for any retail banking professional.

The **'Fundamentals of Retail Banking'** is a specially curated skill enhancement course designed to align with the **NEP 2020 framework** and **UGC guidelines**. This **industry-aligned program** prepares students for frontline roles in the **Banking, Financial Services, and Insurance (BFSI)** sector through practical learning and effective training.

Why Choose This Course?

- This course bridges the **academia-industry gap**
- **Approved by NCVET**, Government of India
- **UGC-compliant curriculum** promoting holistic education under NEP 2020
- **Offered by IIBF** – India's premier professional banking body

- **Fulfils Skill Enhancement Course (SEC)** under UG & Honours Programs
- **Open to All Disciplines**: BA / BSc / BCom / Engineering on Pan India
- **Earn 4 Credits** -eligible for **Academic Bank of Credit (ABC) and Redeemable through parent University**
- Practical Training by BFSI Sector Experts
- **100% Skill-Based Curriculum** – Designed to enhance skill for employability

Course Objectives

- To understand the Fundamentals of Retail Banking
- To gain expertise in Retail banking products, services and operations
- To master the regulatory compliances in the retail banking
- To enhance soft skills required for front-line officers dealing with retail banking
- To develop credit management and risk assessment skills
- To build expertise in customer relationship management and to develop a sales culture
- To understand the role of technology in retail banking operations

Scope and Opportunities

A robust pathway to a career in retail banking

- Be a part of India's vibrant retail banking segment
- Opportunities to join banks, NBFCs, Fintech companies
- Create a pool of skilled manpower for growing BFSI Sector
- Scope to work as:
  1. Frontline officers
  2. Relationship Managers
  3. Retail Banking Sales officers
  4. Credit Officers in retail banking

Who Can Enrol?

1. Degree/Hons. Degree and Integrated master's Degree Students

2. Completed 1 year of UG or equivalent
3. 12th pass with 1.5 years' experience in BFSI sector
4. Graduates in any discipline.

Course Duration & Credit

- **120 Hours Total**
    - 48 Hours: LMS-based Theoretical Learning
    - 72 Hours: Live Virtual Training (12 Days)
- **4 Credits (as per National Credit Framework - NCrF Level 4.5)**

Course Curriculum (Module-wise)

A. Introduction

B. Retail Products

C. Retail Products - Investments

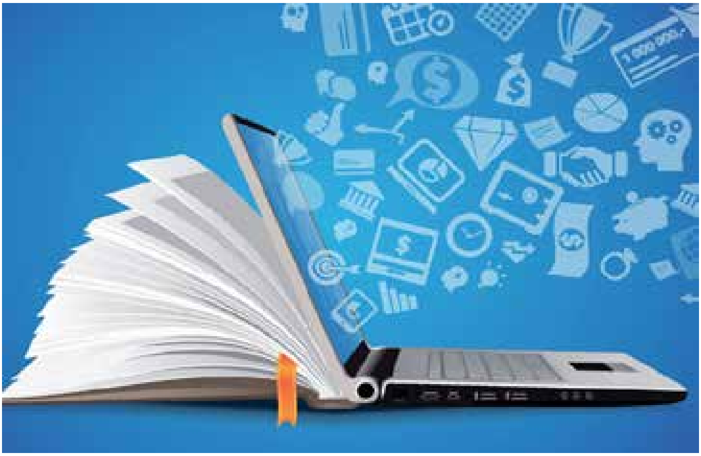
D. Retail Digital Banking

E. Marketing of Retail Banking Product

F. Credit Monitoring, Recovery & NPA Management

G. Frauds in Retail Banking & Grievances Redressal Mechanism

Learning Methodology (Pedagogy)



Theory:

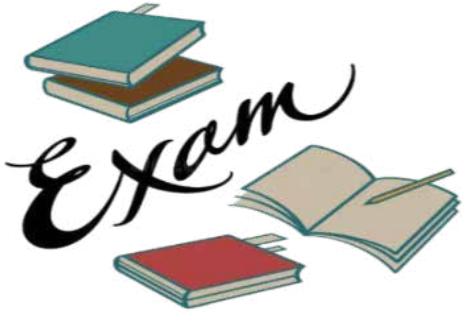
- Softcopy courseware via LMS
- E-learning modules on key topics

Practical Training:

- 72 hours of live sessions with industry veterans
- Real-time Q&A, discussions, and case studies

Examination Details

- Remote Proctored Online Exam (in English)
- Duration: 2 Hours | 100 MCQs
- No Negative Marking
- Passing Criteria: 50/100 Marks



Eligibility for Exam:

- **Must attend 75% of practical training hours**

Get Certified | Get Going

Invest in your future with the Fundamentals of Retail Banking. Perfect for ambitious learners who aim to **thrive in the BFSI sector.**

Fee Structure

a. The fees proposed for this course for **enrolment** is ₹ 3000.

b. Individuals **who do not complete the training** will be required to pay the **training cost of ₹1,400**, when registering for the immediate next training cycle. This opportunity will be valid for one subsequent attempt, and no exam registration fees will be applicable. Therefore, total number of attempts is (1 original +1 immediate next) = 2 attempts.

c. Candidates who are eligible (i.e., criteria for 75% attendance of training hours is met) but either do not succeed in the exam or fail to appear or did not register for exam, will need to pay an exam fee of Rs. 500 when re-registering for the exam. Total number of attempts is (1 original + 5 immediate subsequent) = 6 attempts i.e., within 3 years from registration.

d. A student who does not attend the requisite number of training hours during the actual registration period, or in the immediate next cycle, will have to re-register as fresh candidate.

   Similarly, if a student does not re-register for exam, does not appear for the exam or does not pass the exam during the actual registration period or in any of the immediate subsequent five attempts, they will also need to re-register as fresh candidate.

e. It is important to note that if a student does not re-register for training as mentioned in section (b), it will be considered a lapse in opportunity. Similarly, if a student does not register for it as mentioned in section (c), this will also be viewed as a lapse in opportunity.

For Registration & Details,
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