



PROGRAM DESCRIPTION

For new employees at the entry level, whether recruited as officers or assistants, a well-planned induction program is an essential part of the on-boarding process. This induction program is designed to offer not only knowledge of the Bank's products and services, branch operations, and laws and regulations relating to banking operations, but also orient the new entrants to the Bank's culture, vision, mission and the corporate goals. The program design also takes into account the importance of soft skills such as personal grooming, good communication, customer etiquette, selling techniques, etc. in the shaping of successful banking professionals. The program provides hands-on introduction to the Bank's CBS software by connecting to the Bank's dummy banking server.

DURATION: 2 weeks

TARGET GROUP

Officers or assistants joining the Bank at the entry level.

PROGRAM OBJECTIVE

The program aims at:

- Orientation of the new entrants to the world of banking, integration with the Bank's culture, vision, mission & corporate goals, and development of strong institutional bondage.
- Providing knowledge of the Bank's products and services as well as legal aspects of dealing with customers and carrying out day-to-day banking operations.
- Development of skills in branch operations and processes.
- Familiarization with the Bank's CBS software through hands-on experience.
- Development of relevant soft skills, including sales and marketing skills.
- Acquaintance with the role and responsibilities, career path, and professional development requirements.
- High Quality Customer Service

PROGRAM CONTENTS

- Introduction to banking, RBI and its functions.
- Corporate goals, career progression in the Bank.
- Legal aspects of banking, types of customers, banker-customer relationship.
- Deposit accounts, ancillary services, para-banking products.
- KYC and AML norms.
- Laws governing banking operations, Negotiable Instruments Act, other commercial laws.
- Branch operations, including procedures related to cash handling, cheque clearing, etc.
- Hands-on introduction to the Bank's CBS software
- Basics of accounting for bankers.
- Basic principles of lending, securities and guarantees involved in lending.



INDUCTION PROGRAM FOR NEW ENTRANTS

PROGRAM CONTENTS

- Types of credit facilities.
- Introduction to credit appraisal & assessment, follow up, NPAs and recovery procedures.
- Retail credit products/schemes of the Bank.
- Financial inclusion.
- Rural Banking, Agricultural lending,
- Lead Bank Scheme, Priority sector, MSME, Government-sponsored schemes.
- Preventive vigilance, inspections & audit.
- Customer Service, Bank's internal codes, regulatory and statutory norms governing customer service and grievance redressal.
- Personal grooming, good communication, customer etiquette, selling techniques.
- Role and responsibilities of officers/assistants.
- Marketing of banking products and services. Orientation to the Bank, its history, culture, vision and mission.