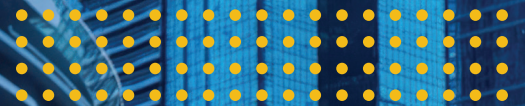


SELF-PACED

BUSINESS CORRESPONDENT



COURSE DESCRIPTION (OVERVIEW)

This course offers a thorough introduction to the role of business correspondents in promoting financial inclusion in India. It covers key topics including banking basics, customer service, KYC procedures, risk management, selling techniques, and the use of banking apps. Participants will gain the necessary knowledge and skills to support banking services and enhance customer engagement in underserved areas.

COURSE OBJECTIVES

By the end of this course, participants will be able to:

- Understand the fundamentals of financial inclusion and the banking sector in India.
- Explain the role and responsibilities of business correspondents.
- Identify and describe various banking products and services.
- Implement effective customer relationship management strategies.
- Comply with KYC (Know Your Customer) and application procedures.
- Utilize transactional tools for efficient banking operations.
- Apply risk management practices to mitigate potential banking risks.
- Develop basic selling techniques to enhance banking services.
- Manage accounting and settlement processes.
- Deliver high-quality customer service as business correspondents.
- Use banking apps provided to business correspondents for various banking operations.

SKILLS YOU WILL LEARN

Banking Fundamentals, Customer Relationship Management, KYC Compliance, Transactional Proficiency, Risk Management, Sales Techniques, Accounting and Settlement, Customer Service, Technology Utilization, Communication.

Instructor - Ms. Jyotsna Ayyagari

Eligibility - 10+2

No. of Modules - 10

Language - English

Shareable certificate - Yes



COURSE HIGHLIGHTS

Module 1 Introduction to Financial inclusion and Banking

- Session 1 Need for Financial Inclusion
- Session 2 Financial Inclusion Definition
- Session 3 Basics of Banking
- Session 4 Types of Banks
- Session 5 Banking Structure
- Session 6 History of Banking in India
- Session 7 Evolution of Banking in India
- Session 8 Recent trends in Banking
- Session 9 Role of Banks in Financial Inclusion
- Session 10 Financial Inclusion Schemes in India
- Session 11 Financial Inclusion Challenges
- Session 12 Importance of Banking Services
- Session 13 Financial Literacy
- Session 14 Financial Inclusion and Sustainable Development
- Session 15 Digital Financial Inclusion



Module 2 Introduction to Business correspondents in India

- Session 1 Introduction to digital lending by business correspondents in India
- Session 2 Benefits of digital lending for business correspondents and customers
- Session 3 Process of digital lending by business correspondents
- Session 4 Regulatory guidelines for digital lending by business correspondents
- Session 5 Risks associated with digital lending by business correspondents and their mitigation
- Session 6 Challenges faced by business correspondents in digital lending
- Session 7 Case studies of successful digital lending by business correspondents in India
- Session 8 Future prospects of digital lending by business correspondents in India



Module 3 Banking Products and Customer

- Session 1 Types of Customers
- Session 2 Bank-Customer Relationships
- Session 3 Deposit Products
- Session 4 Savings Account



- Session 5 Current Account
- Session 6 Recurring Deposit Account
- Session 7 Fixed Deposit Account
- Session 8 Principles of Lending
- Session 9 Types of Loans
- Session 10 Overdraft Facility
- Session 11 Cash Credit
- Session 12 Term Loan
- Session 13 Personal Loan
- Session 14 Home Loan
- Session 15 Loan against Property



Module 4 KYC and Application

- Session 1 Account Opening Process
- Session 2 KYC Norms
- Session 3 PMLA, 2002
- Session 4 KYC Process
- Session 5 KYC Requirements
- Session 6 Aadhaar-based eKYC
- Session 7 E-Verification
- Session 8 Customer Identification Process (CIP)
- Session 9 Anti-Money Laundering (AML)
- Session 10 Customer Due Diligence (CDD)
- Session 11 Enhanced Due Diligence (EDD)
- Session 12 Red Flags
- Session 13 Suspicious Transactions
- Session 14 Reporting Requirements
- Session 15 Compliance Requirements



Module 5 Transactional Tools

- Session 1 Payment Mechanisms
- Session 2 Electronic Funds Transfer (EFT)
- Session 3 National Electronic Funds Transfer (NEFT)
- Session 4 Real-Time Gross Settlement (RTGS)
- Session 5 Immediate Payment Service (IMPS)
- Session 6 Unified Payments Interface (UPI)
- Session 7 Internet Banking
- Session 8 Mobile Banking
- Session 9 SMS Banking
- Session 10 Interest Calculation
- Session 11 Simple Interest
- Session 12 Compound Interest
- Session 13 E-Wallets
- Session 14 Digital Wallets
- Session 15 Negotiable Instruments



Module 6 Risk Management

- Session 1 Types of Risks
- Session 2 Credit Risk
- Session 3 Market Risk
- Session 4 Liquidity Risk
- Session 5 Operational Risk
- Session 6 Asset Classification
- Session 7 Non-Performing Assets (NPA)
- Session 8 Provisioning Norms
- Session 9 Restructuring of Loans
- Session 10 Asset Quality Review (AQR)
- Session 11 Internal Audit



Module 7 Basics of Selling

- Session 1 Basics of Communication
- Session 2 Forms of Communication
- Session 3 Effective Communication
- Session 4 Client Negotiations
- Session 5 Telephone Etiquette
- Session 6 Meeting Etiquette
- Session 7 Service Management
- Session 8 Ethics in Sales
- Session 9 Sales Skills
- Session 10 Banking Products and Services
- Session 11 Prospective Clients
- Session 12 Identifying Customer Needs
- Session 13 Handling Objections
- Session 14 Closing the Sale
- Session 15 Follow-Up



Module 8 Accounting and Settlement

- Session 1 Settlement Process
- Session 2 Management Information System (MIS) Analysis
- Session 3 Loan Accounting
- Session 4 Review and Documentation
- Session 5 Balance Sheet
- Session 6 Income Statement
- Session 7 Cash Flow Statement
- Session 8 Financial Ratios
- Session 9 NPA Management



Module 9 Customer service offered by business correspondents in India

- Session 1 Account Opening and KYC Compliance
- Session 2 Deposit and Withdrawal of Money
- Session 3 Fund Transfer and Remittance Services
- Session 4 Bill Payment and Recharge Services
- Session 5 Insurance and Investment Products
- Session 6 Grievance Redressal Mechanism
- Session 7 Advantages of Availing Services from BCs
- Session 8 Challenges Faced by BCs in Providing Quality Customer Service



Module 10 Apps provided by banks to business correspondents in India

- Session 1 SBI Kiosk Banking App
- Session 2 ICICI Bank BC App
- Session 3 HDFC Bank BC App
- Session 4 Axis Bank BC App
- Session 5 BOI Star Mitra App
- Session 6 Punjab National Bank BC App
- Session 7 Allahabad Bank BC App





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