



Banking & Finance

Training Modules

We believe your training requirements will naturally reflect the specific emphasis of your business. Set out below is a methodology for the development of high-performing Managers -whether they are in a client-facing role, the back office or portfolio management.

We believe that, in striving for the best performance, Manager's must excel in three arenas :

- **Customer Knowledge**
- **Product Knowledge**
- **Relationship Management Skills**

We regard the route map as a starting point for designing and tailoring a specific solution to meet your exact training needs. As part of our commitment to excellence, Wagons Learning works hard to understand and Incorporate your key target markets, product innovations and investment processes.

Clients today have multiple choice. In the fast changing world of Finance management & banking, knowledge, Performance and service must be combined with a true understanding of a client's needs in order to gain a competitive edge. In particular, Bankers, Managers, must ensure that employees with client contact remain current in their understanding not only of various financial services and products, but also of the legal, regulatory and tax changes impacting their clients in all of the countries where they have exposure. To meet these increasing demands on knowledge and skills, institution often rely on training. However, increasing competition and tightening margins have caused many in the BFSI industry to question the value of staff attendance at conferences and training sessions whose quality and value for money cannot be guaranteed. In addition, concerns about expense and prolonged absences from the office have forced others to rethink their approach to staff training.

Wagons Learning's BFSI Training Programs :

Our training program is all about discovering the art of influencing self and others to create business results beyond ordinary. Improving productivity of sales team through continuous learning and evaluation at various levels. This is a very unique approach of creating value to the customers beyond functional value addition. Objective is to ensure that we are still the preferred supplier in spite of competition matching the price and other functional requirements of the customer.

Specific objective would be get the Mind Share and an emotional buy-in from the customer towards BFSI Institution. As we know, every buying decision in this world is emotionally justified by logic. These programs are aimed at, creating relationship & bonding both at personal level and at an organizational level to enable Bank/Financial Institution & its customers to build a high performance business partnership. This approach not only reduces the vulnerability in business share but also enables Bank/Financial Institute to focus more on building better market share and business volumes than focusing on retaining customers and sales team in this competitive environment.

These programs are aimed at empowering sales force to identify specific strategies to create VALUE to the customers. They are split broadly into four categories.

1. Training, evaluating and certifying keeps the person engaged. Apart from skill enhancement it works in retention of manpower.
2. Building personal competency in every sales person to make him believe in this process and make him competent to create value.
3. Arriving at specific strategies to implement the initiatives both at personal level and organizational level
4. Developing robust monitoring mechanisms to measure the impact of the implementation and link the same to business results.

Aim of our Selling Skills courses for Managers :

Our courses aim to provide Bankers/Managers with the skills that they need to develop effective relationships with Customers, when selling financial & structured products. The courses focus on techniques for identifying, building and extending the relationship of trust and mutual benefit with clients on behalf of your Institution, thereby ultimately increasing the quantity and quality of sales made.

Objectives of the Training :

By the end of these highly tailored courses, participants are typically able to :

- Enhance their personal selling and relationship style to achieve better results
- Improve their prospecting and initial client calling techniques when calling High Net Worth Individual clients.
- Enhance customer relationship management skills and identify cross selling opportunities
- Match products to client needs
- Use an effective objection-handling structure to turn 'no' into 'yes'
- Make use of persuasive, non-manipulative closing techniques to gain commitment from clients at each stage of the sale.
- Develop, maintain and extend relationships with clients throughout the lifetime of their clients
- Sell more on behalf of your bank when dealing with High Net Worth Individuals

Our unique method which has been demonstrated to help managers to generate more business with High Net Worth Individuals and Ultra-High Net Worth Individuals. Whether your bank/financial institution is seeking to find new clients in the banking space, or to develop further your relationships with existing clients, our Selling Skills Methodology will help you to increase the profits of your Bank / Financial Institution.

Tailoring

We would be pleased to conduct pre-course interviews and questionnaires with participants (and potentially also with clients of the bank/financial institution) in order to make sure that training is perfectly tailored to your needs.



Wealth Management Basics & Customer Knowledge

- Need & Scope for Wealth Management
- Managing customer for the first time
- Investor Profiling
- Portfolio Management and Duration
- Introduction to Portfolio Risk
- Asset Allocation and Taxation
- Mutual funds vs. direct investment
- Understanding how to diversify among asset classes in a portfolio.
- Allocating the client's assets among the appropriate assets.
- Implementing asset allocation decisions for a portfolio.
- Assisting clients to minimize income taxes analyze the needs and interests of a sample client.



Retail Banking Basics & Customer Knowledge

- Relationship Managers — Face of the bank
- Managing customer for the first time
- RM's — The Advisor First
- Investor Profiling
- Retail Banking Products & Services
- Consistent and cost-effective customer service (ex: Migration to Internet transactions)
- Customer-aligned products and services
- Enhanced customer loyalty and long-term value building with right offers
- Accounts & deposits (Savings, Current, Fixed Deposits, Recurring Deposits, Demat account, Safe Deposit lockers etc)
- Loans (Personal Loans, Home Loans, Two wheeler loans, New Car loans, Used Car Loans, Cash Back loans, Gold Loans, Educational Loan, LAS, LAP, LARR, Agri Loans, Tractor Loans, Commercial Vehicle Loans, Working Capital finance, Construction Equipment Finance, etc)
- Cards (Debit, Credit, Prepaid)
- Investments & Insurance (Wealth Services, Mutual Funds, Tax Planning, Life Insurance, General Insurance, Health Insurance, Bonds, Equities & derivatives, Gold Bar, Silver Bar etc)
- Forex & trade services (Travellers Cheques, Foreign Currency Cash, Forexplus Card, Foreign currency Demand Drafts, Remittances, Forex limits etc)
- Online Payment Service (Payment Gateway, Online tax payments, Bill Pay, Merchant Services etc)
- Privilege/ Priority & other banking variants
- Phonebanking & Mobile banking
- Investment Services account: Life long Engagement by creating Switching Barrier
- Determine the best investment strategy for the sample client.

Selling & Relationship Management Skills

- Sales Process (pipeline management), sales planning & control, fortnight Portfolio report, Importance of Portfolio Report, Market coverage plan, monthly target & achievement plan, focus competition customer, performance summary, Visit hit ratio, lost sales analysis, conversion ratio.
- Grid wise Casa analysis & balance building tips.
- How to convert customer as a Primary banker.
- NTB/NCA acquisition tips.
- Follow up mechanism to complete a sale.
- Product Gap analysis (All Customers should have all products of the bank)
- Remittances, LC, BG, CC limit — Business Banking tool for long term business relationship
- Customer reference taking tips
- Repeat meeting - appointment fixing tips
- Assets- Loans & Advances tips for customer engagements
- Bank/ Financial Institution standard processes
- Positive Attitude Conditioning, Context Reframing, Stimulus & Response, Kinesiology Concept, Opinion, Belief & Conviction, Life Lead: Class, Credibility & Mega Credibility, Traits of Good sales Person, Sales Call Preparation Pre call prep. & Post Sales Analysis, Handshakes & Types, Time Mgt.- Fundamental Steps in managing time, Territory Planning, Pareto Principle.

Knowledge, Skills & Behavioral Training programs customized for BFSI Industry

- Retail Banking Basics
- Wealth Management Basics
- Company Induction
 - # Branch Manager Induction
 - # Relationship Manager Induction
 - # Desk officer Induction
 - # Sales Manager Induction
 - # Executive / Acquisition
- Domain Training
- System Training
- Process Training
- Product Training
 - # Term Deposits
 - # Credit Cards, Debit Cards, Prepaid Cards
 - # Retail Assets, Retail Forex
 - # NRI Banking
 - # Current Accounts, Saving Accounts, Demat, Life Insurance, General Insurance, Mutual Fund, Gold Coins, Silver Bars
 - # Merchant Banking (Payment Gateway, EDC), Corporate Banking, Business Banking, Micro finance, SME Banking
- Risk Management
- Project Management
- Customer Service
- Selling Skills
- Presentation Skills
- Communication Skills
- Interviewing Skills
- Public Speaking
- Telephone Etiquettes
- Business Etiquettes
- Time Management
- Negotiation Skills
- Key Account Management
- Channel Management
- Supervisory Skills
- Business English & Business Writing Skills
- Business Communication
- Performance Management
- Analytical Thinking
- Creative Thinking
- Strategic Business Planning
- Train the Trainer
- Problem Solving
- Decision Making
- Coaching & Mentoring
- Leadership Effectiveness
- Personal Effectiveness
- Managerial Effectiveness
- Team Effectiveness
- Stress Management
- Work Life Balance
- Women Empowerment
- Change Management
- Personality Development
- Supervisory Skills

Methodology of training

Methodology of training is completely experiential and based on a training technology of EDUCATION & ENTERTAINMENT, which simply means that empowering everyone with education in the form of entertainment. We believe that learning can be effective & retained only if it is given in the form of experiences and enjoyment. There will be many exercises, role plays, competitions, simulation exercises, 2D & 3D videos to get the learning ingrained in the minds of the participants. Concepts taught are, practical, implementable, and result oriented. The behavioral changes are both obtainable and sustainable since the program is designed through NLP techniques.

Monitoring methodology

There will be a specific focus given on the monitoring mechanisms of the effectiveness of the training. There will be 2 specific categories of monitoring after this program

1. Tangible results
2. In-tangible results

Tangible results

These are directly linked to the business results such as, No of new products sold, improvement in sales volume, No. of new relationships developed etc. These are measured with the dash board of business results.

In-tangible results

These are those subjective assessments which affect the business results indirectly such as, customer activation, Sales force attitudinal change & personality development, continued performance and retention of manpower etc. Periodical monitoring of the result will ensure the return on investment.