

TRAINING ON BANKING AND INSURANCE



ABOUT US

Welcome to Pertecnica, where knowledge meets expertise! As a leading employee training institute, we specialize in a diverse range of sectors, providing top-notch induction trainings, refresher courses, and elevating skills through our upgradation programs. We take pride in offering mandatory trainings that ensure compliance and safety trainings across various sectors/industries especially in the dynamic sector of Banking and Insurance. At Pertecnica, we are your partners in growth, fostering a culture of continuous learning and development. Join us on a transformative journey.



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INDUCTION TRAININGS

- Banking and Insurance

- **Financial Services Basics:**
 - Introduction to the banking and insurance industry, its history, and regulatory environment.
 - Overview of financial products and services offered by banks and insurance companies.
 - Understanding the role of financial institutions in the economy and the importance of financial literacy.
- **Regulatory Compliance and Ethical Standards:**
 - In-depth training on relevant financial regulations and compliance requirements.
 - Ethical standards and professional conduct expected in the banking and insurance sector.
 - Case studies highlighting compliance challenges and ethical considerations in the industry.
- **Customer Service Excellence in Financial Services:**
 - Effective communication and interpersonal skills for client interactions.
 - Resolving customer inquiries, managing complaints, and providing personalized service.
 - Fostering a customer-centric approach to build trust and enhance overall customer satisfaction.



Financial Products and Services Knowledge:

- Detailed training on various banking products, such as savings accounts, loans, and credit cards.
- Understanding insurance products, including life insurance, health insurance, and property insurance.
- Explaining investment options and financial planning services offered by the institution.

Digital Banking and Insurance Technology:

- Training on digital banking platforms, mobile apps, and online services.
- Overview of Insurtech and the integration of technology in insurance processes.
- Hands-on experience with digital tools to facilitate efficient customer transactions.

Risk Management in Financial Services:

- Understanding the principles of risk management in banking and insurance.
- Training on identifying and mitigating financial risks.
- Implementing risk assessment frameworks and compliance with risk-related regulations.

Financial Literacy Education:

- Educating employees on the importance of financial literacy for clients.
- Developing skills to communicate complex financial concepts in a simple and understandable manner.
- Creating awareness about the financial planning and education services provided by the institution.

Cross-Selling and Relationship Management:

- Strategies for cross-selling financial products and services to existing clients.
- Relationship management techniques for building long-term client relationships.
- Training on identifying opportunities for upselling and expanding the institution's client base.



REFRESHER TRAININGS

- Banking and Insurance

Advanced Regulatory Compliance Updates:

- Staying current with the latest regulatory changes and updates in the banking and insurance industry.
- Case studies and real-world examples illustrating the application of new regulations.
- Practical guidance on ensuring compliance with evolving legal and regulatory frameworks.

Emerging Trends in Financial Technology (Fintech):

- Exploring the latest advancements in fintech and their impact on banking and insurance.
- Hands-on training with new digital platforms, blockchain, and artificial intelligence in financial services.
- Understanding how fintech innovations can enhance operational efficiency and customer experience.

Advanced Risk Management Strategies:

- In-depth training on advanced risk assessment methodologies and tools.
- Scenario-based exercises to analyze and address complex risk scenarios.
- Strategies for integrating risk management into day-to-day operations.



Customer-Centric Relationship Management:

- Advanced relationship-building techniques for managing client portfolios.
- Personalization strategies in customer interactions based on behavioral insights.
- Leveraging technology for enhanced customer engagement and satisfaction.

Insurance Underwriting and Claims Handling:

- Advanced training on insurance underwriting principles and risk evaluation.
- Best practices for efficient and fair claims processing.
- Case studies and simulations for real-world application of underwriting and claims management skills.

Advanced Financial Product Knowledge:

- In-depth understanding of complex financial products, including structured investment products.
- Training on explaining intricate financial concepts to clients with varying levels of financial literacy.
- Application of advanced product knowledge to address client needs and preferences.

Data Analytics and Business Intelligence in Finance:

- Utilizing data analytics tools for actionable insights in banking and insurance.
- Analyzing customer behavior, market trends, and performance metrics.
- Implementing data-driven decision-making processes for strategic planning.

Ethics and Professional Conduct in Finance:

- Advanced ethics training for navigating complex ethical dilemmas in finance.
- Case studies exploring ethical considerations in financial decision-making.
- Fostering a culture of integrity and responsible conduct within the organization.



SKILL UPGRADATION PROGRAMME

- Banking and Insurance

Fraud Detection and Prevention:

- **Advanced training on recognizing patterns and indicators of fraudulent activities in banking and insurance.**
- **Implementation of sophisticated fraud prevention measures and technologies.**
- **Practical exercises and simulations to enhance skills in identifying and mitigating fraud risks.**

Advanced Financial Analysis and Modeling:

- **In-depth training on financial analysis techniques, including ratio analysis and financial modeling.**
- **Advanced Excel and data analysis skills for effective financial decision-making.**
- **Application of financial modeling to assess risk, profitability, and investment opportunities.**

Insurance Risk Assessment and Actuarial Science:

- **Advanced training on actuarial principles and risk assessment in insurance.**
- **Utilizing statistical modeling and data analysis for accurate risk prediction.**
- **Practical applications of actuarial science in pricing insurance products and managing reserves.**



Digital Banking Security and Cybersecurity:

- Understanding advanced cybersecurity threats in digital banking.
- Training on securing online banking platforms, mobile apps, and digital transactions.
- Implementing advanced security measures to protect customer data and financial transactions.

Leadership in Banking and Insurance:

- Developing leadership skills for managerial roles in banking and insurance.
- Strategic planning and decision-making for organizational growth and sustainability.
- Effective communication and team management in financial service settings.

Alternative Investments and Wealth Management:

- In-depth knowledge of alternative investment strategies and products.
- Wealth management techniques for high-net-worth clients.
- Tailoring investment portfolios to meet diverse client financial goals.

Advanced Credit Risk Management:

- Advanced training on credit risk assessment methodologies.
- Implementing credit risk models and stress testing.
- Strategies for effective credit risk management in lending and financial services.

Digital Transformation in Banking and Insurance:

- Understanding the impact of digital transformation on banking and insurance operations.
- Integration of digital technologies for enhanced customer experiences.
- Training on leading and managing digital transformation initiatives within financial institutions.



MANDATORY TRAINING

- Banking and Insurance

Anti-Money Laundering (AML) and Know Your Customer (KYC) Compliance:

- In-depth training on AML laws and regulations relevant to the banking and insurance industry.
- Understanding KYC procedures for customer identification and due diligence.
- Implementing processes to detect and prevent money laundering and terrorist financing.

Ethics and Professional Conduct in Finance:

- Comprehensive training on ethical considerations in banking and insurance.
- Understanding professional conduct standards and regulations.
- Case studies highlighting ethical dilemmas in financial decision-making.

Data Privacy and Information Security:

- Training on protecting sensitive customer information and maintaining data privacy.
- Compliance with data protection laws and regulations.
- Implementing information security measures to safeguard against data breaches.



Compliance with Financial Regulations:

- Staying updated on financial regulations governing the banking and insurance sector.
- Training on compliance requirements related to lending, investments, and insurance products.
- Implementing internal controls to ensure adherence to regulatory standards.

Customer Complaint Resolution and Service Excellence:

- Effective communication and problem-solving skills for handling customer complaints.
- Strategies for resolving disputes and addressing customer concerns.
- Fostering a customer-centric culture to enhance overall service excellence.

Risk Management and Mitigation:

- Training on identifying and assessing various risks in banking and insurance operations.
- Implementing risk mitigation strategies and controls.
- Understanding the importance of risk management for financial stability.

Credit Analysis and Loan Underwriting:

- In-depth training on credit analysis techniques and loan underwriting principles.
- Understanding credit risk assessment and loan approval processes.
- Implementing sound lending practices to ensure the creditworthiness of borrowers.

Insurance Policy Compliance and Documentation:

- Training on understanding and interpreting insurance policies.
- Compliance with insurance laws and regulations specific to policy issuance.
- Documenting insurance transactions accurately and maintaining compliance records.



SAFETY TRAINING

- Banking and Insurance

Cybersecurity Awareness and Best Practices:

- Understanding the cybersecurity threats prevalent in the banking and insurance sector.
- Training on secure online practices, including password management and email security.
- Recognizing and reporting phishing attempts and other cyber threats.

Emergency Response and Business Continuity:

- Developing and implementing emergency response plans for various scenarios.
- Evacuation procedures and safety measures in case of physical threats or disasters.
- Ensuring business continuity through backup systems and recovery strategies.

Physical Security in Banking and Insurance Premises:

- Guidelines for securing physical premises, including branch offices and insurance offices.
- Implementing access control measures to restrict unauthorized entry.
- Training on handling security incidents and working with law enforcement.



Health and Safety in Banking Operations:

- Safe work practices for employees in banking facilities, including teller areas and back offices.
- Training on lifting and handling procedures to prevent musculoskeletal issues.
- Emergency response protocols for medical incidents within the workplace.

Fraud Prevention and Detection Training:

- Recognizing signs of potential fraud or financial crimes.
- Training on internal controls and measures to prevent internal fraud.
- Reporting and responding to suspicious activities within the organization.

Data Privacy and Confidentiality Training:

- Understanding the importance of protecting customer data and maintaining confidentiality.
- Guidelines for handling sensitive information securely.
- Compliance with data protection laws and regulations.

Occupational Health and Stress Management:

- Promoting employee well-being and mental health in the workplace.
- Stress management techniques to cope with high-pressure situations.
- Identifying and addressing occupational health concerns for a healthier work environment.

Compliance with Health and Safety Regulations:

- Staying updated on health and safety regulations relevant to the banking and insurance industry.
- Conducting regular safety audits and assessments.
- Implementing measures to address and correct safety deficiencies.

