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manipal
Academy of BFSI



Implementing A Rapid Talent Development Program For Retail Assets Sales

A 45-DAY IMMERSIVE PROGRAM FOR BUILDING A FIRST-DAY FIRST-HOUR READY WORKFORCE FOR RETAIL ASSETS SALES MANAGERS & TEAM LEADERS

Overview

The Indian banking sector has witnessed significant growth in retail lending, driven by rising disposable incomes, urbanization, and increasing consumer demand for credit.

An RBI report shares that retail loans have consistently outpaced corporate lending in recent years, with a CAGR exceeding **15% in the retail segment.**



However, the expansion has also brought challenges, including a shortage of skilled professionals adept at handling retail asset portfolios, managing risk, and delivering customer-centric services.

Traditional banking education often lacks the practical, industry-specific focus required for retail lending roles. That's why UNext Manipal Academy Of BFSI's program bridges this gap by offering role-specific training tailored to the needs of banks.

It ensures that recruits are 'first-day first-hour productive,' reducing the onboarding time and costs for banks while aligning talent with the evolving demands of retail banking, such as digital lending platforms and data-driven credit assessment.

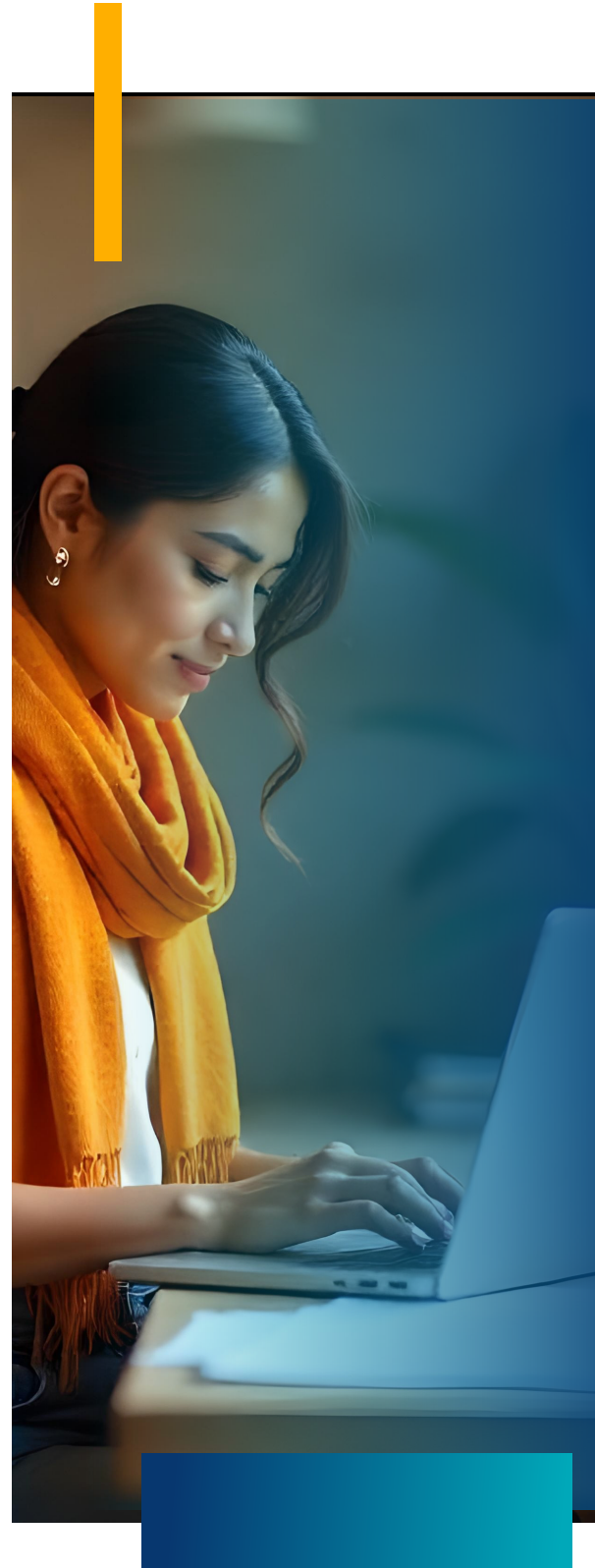
Customizing The Program For Retail Lending Sales

Following the extensive discussion between the partnering bank and MABFSI, it was concluded that the roles of Sales Managers, Area Sales Managers and Team Leaders required customized and distinct skill set. It was further agreed upon that a one-size-fits-all program will not be pragmatic, considering the non-linearity of the role.

So, a comprehensive customized program was the need of the hour to cater to the cohort with a set of professional requirements and skill sets reorientation.

So, we conceptualized and proposed a curated program for Retail Lending Sales. We also assisted the bank in sourcing suitable candidates for the role. Based on discussions and needs, we recommended a 45-day program duration, which is significantly lower than the flagship program.

The bank provided details on various internal products, roles and, actionable items, enabling the academy to develop a 45-day curriculum covering all key aspects of each role.



Learner Profile



Education

Graduation (Engineering, Commerce, Science and Humanities)



Cities

Tier 2 & Tier 3

Training Methodology

The training methodology was developed based on the proven KASH (Knowledge, Attitude, Skill and Habit) principles, i.e. establishing strong banking fundamentals for the candidates and cultivating a salesperson's mindset. Further, the whole program was designed based on a two-way approach, ensuring a baseline level of knowledge.

The subsequent phase delved into the finer aspects of each department's specific job description (JD), providing targeted training relevant to individual roles. The entire course was detailed based on product and process guidelines.

The program also incorporated other critical modules focusing on

**Communication
Skills**

**Consultative
Sales**

**Spoken and
Written English**

**IT and
Data literacy**

The program went through multiple rounds of discussion between MABFSI's content team and the bank's product and process team, the course for the program was developed, reviewed and approved. Following the program structure and course finalization, the pilot batch, comprised of approximately 60 learners was onboarded. The quality and eligibility criteria based on the bank's guidelines were strictly adhered to.

Considering of steeper learning curve based on the fact of accelerated condensed 45-Day program, admission thresholds and eligibility criteria were tightened to maintain the standard of student intake and effectiveness of the program for the cohort.

Program coverage

Basics of Banking	Auto and two-wheeler loans
Communication Skills and Team Handling	Construction equipment Finance, SCF and Commercial Vehicle Finance
Banking Solutions	Education Loans and LAS
Sales and Customer Service	Mortgage Loans, Home Loans and LAP
Relationship Management	Personal Loans and Credit Cards
IT & System	Small Business Loans



The Outcome

The first batch of 60 learners was onboarded for the program and they successfully completed their certification based on post-training assessment in 45 days. Following the certification, they were posted to different product departments based on available open positions and vacancies.

Their subsequent progress, learning, and performance was closely monitored and guided. The training program was highly effective as the new talent consistently met the requirements of their departments assigned to.

Based on the success of the program and considering the expected outcome, the bank in partnership with the academy quickly onboarded an additional 3 cohorts comprising 60-70 learners through the Retail Lending Sales program. The bank has now nearly 260 trained employees performing on the expected line considering their productivity. The curated and customized approach to address the specific needs of the bank exemplified the ability to deliver high-quality, high-impact outcome-oriented training program aligned with the larger organization vision and business goals.

About Manipal Academy of BFSI

Established in 2008, Manipal Academy of BFSI, a UNext Learning entity and part of the Manipal Education and Medical Group (MEMG), is a premier institution that provides industry-relevant education and training for both freshers and experienced professionals in traditional operations, sales, and new-generation roles within the banking, financial services, and insurance sectors.

With a focus on innovation and learner-centricity, Manipal Academy of BFSI offers a wide range of programs designed to equip individuals with the skills and knowledge to thrive in the BFSI industry. Today, the academy of BFSI annually trains over 15,000 BFSI industry professionals for its partners. With our expertise and deep understanding of market needs, our goal is to create the leaders of tomorrow and build a top-notch workforce for the BFSI industry.

Our Impact Over The Years



17+
Years of Legacy



**1 in 5 Bankers in India
are Our Alum**



2,00,000+
Professionals Trained



1,00,000+
**First-Time
Professionals Trained**



50+
Client Partnerships



4000 +
Case Studies



220+
Experienced Faculty

**To nurture next-gen
BFSI professionals
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