

unext



manipal
Academy of BFSI

TRANSFORM. ELEVATE. NURTURE.

Shaping The Future Of BFSI Talent, Together.

TABLE OF CONTENT

About Manipal Academy Of BFSI	01
Our Solutions	02
The Manipal Academy Of BFSI Way	03
Talent Fulfilment Solutions	03
Strategic Talent Pipeline	04
Rapid Talent Development	05
Enterprise Productivity And Performance	06
New Employee Onboarding	06
Domain-Specific Training	07
Functional Training	13
Leadership Training	15
Learner Engagement Model	17
The Way We Do It	18
World-class Faculty Expertise	19
Our Reach & Partnerships	20

About Manipal Academy Of BFSI

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

Our Impact Over The Years



Challenges In Hiring & Training: BFSI Sector



Our Solutions

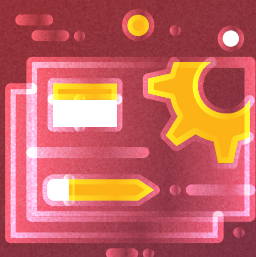


First-Day First-Hour Productive Workforce

Acquire effective core skills, communication skills and improved inter-personal relationship management skills.

Lowered Cost Of Hiring & Training

Eliminates the need to hire expensive resources and investing time & money into training.

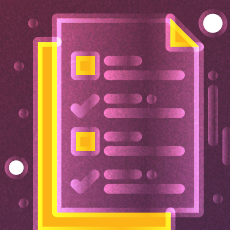
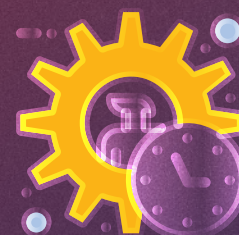


Program Customised To Business Needs

Complete flexibility in designing curriculum as per organisation's preferences of content and program duration.

Academic Program Coupled With Projects

Ensures students get hands-on training and are productive from day one.



Reduced Attrition

Program designed to build strong cultural & team connections. Financial modelling of loan repayment in our flagship offering also helps reduce attrition.

The Manipal Academy Of BFSI Way

ENABLERS



Sourcing



Distributed Learning Centre



Online Delivery



In-Campus Delivery

OUR OFFERINGS

Talent Fulfilment Solutions

Enterprise Productivity And Performance

Employee Career Advancement And Progression



Strategic Talent Pipeline



Rapid Talent Development



New Employee Onboarding



Domain-Specific Training



Leadership Training



Work Integrated Learning Program



Industry-Aligned Stacked Certifications

Pre-Employment

Existing Employees

Day 0 – Joining

Talent Fulfilment Solutions

Enabling Organizations To Build A Stream Of First-Day First-Hour Productive Talent

MABFSI TRAINING MODEL

- Learner funded training reduces upfront company costs
- Immediate productivity and faster ROI are achieved through work-ready deployment
- Shared investment and aligned expectations contribute to higher retention and reduced attrition risk for the company
- Increased learner engagement and motivation due to their financial stake and clear career path



HIRE

Manipal Helps In Hiring



TRAIN

Learner Pays For Training



DEPLOY

Organization Starts Paying Later

Strategic Talent Pipeline

Building A Sustainable Talent Pipeline For The Future Of BFSI

Manipal Academy of BFSI builds a pipeline of highly skilled, job-ready BFSI professionals through its comprehensive one-year Post Graduate Diploma program. The program, in partnership with the client, is designed to deliver talent that meets their specific needs and drives the business forward.



4 Months
In Campus



2 Months
Internship



6 Months
On-The-Job

Program Overview:

- 4 Months** – Campus Training: Focuses on skills development, customer relationship management, attitude building & in-depth understanding of the client's products
- 2 Months** – Internship (At Client Location): Provides exposure to working at the client's location while learning practical skills under the guidance of a mentor
- 6 Months** – On-the-Job Training (At Client Location): Equips participants with practical experience through real-world scenarios & achievement of soft targets

Outcomes & Results:

Talent Outcomes:

- Mastery Of Industry-Specific And Client-Specific Processes
- Understanding Of Regulatory Frameworks & Compliance
- Strong Domain & Functional Skills
- Enhanced Communication Skills
- Proficiency In Digital Systems & Services



Business Outcomes:

- First-Day First-Hour Work-Ready Professionals
- Improved Employee Performance & Productivity
- Higher Employee Retention
- Reduced Recruitment Costs
- Steady And Scalable Talent Pipeline



Rapid Talent Development Program

45-Days Job-Ready Program

Manipal Academy of BFSI's Rapid Talent Development Program helps you with a workforce talent pipeline for critical areas like sales, operations, and tech roles through custom programs lasting 45 days or lesser. Designed in close partnership with clients, these targeted programs address specific skill and talent gaps, and deliver job-ready talent quickly and efficiently.



Program Overview:

30 – 45 Days Campus Training: Focuses on skills development, customer relationship management, attitude building & information on the client's products

Outcomes & Results:

Talent Outcomes:

- Rapid Acquisition Of In-Demand Skills
- Improved Performance In Stipulated Roles
- Seamless Transition To New Roles
- Proficiency In Digital Systems & Services



Business Outcomes:

- First-Day First-Hour Work-Ready Professionals
- Agile Workforce
- Rapid Deployment of Skilled Talent
- Higher Employee Retention
- Reduced Recruitment Costs



Employee Productivity And Performance

Optimizing Performance Through Scalable Training Programs

New Employee Onboarding

NEW EMPLOYEE ONBOARDING

Manipal's comprehensive New Employee Onboarding Program aims to seamlessly integrate new employees by providing essential skills, fostering ethical conduct, and aligning them with organizational values.

Expected Outcomes:

Strong Employee Retention Minimized Mis-selling Improved Onboarding Efficiency
Enhanced Employee Engagement Enhanced Compliance Standards Reduced Attrition

Key Topics Covered:

Banking & Business Development Regulatory Frameworks Behavioural Skills
Product Mapping & Competitive Strategy Introduction To Banking Assets
Communication Skills Sales Process & Strategies

Program Duration: Customizable To Requirements



CUSTOMER SERVICE OFFICER INDUCTION PROGRAM

Manipal's Customer Service Officers Induction Program is designed to prepare aspiring and newly recruited banking professionals for customer-facing roles in retail bank branches. The program focuses on blended learning approach, integrating classroom training, hands-on branch experience, and digital learning to develop strong banking, customer service and sales competencies.

Expected Outcomes:

First Day Productivity Handle Customer Interactions Efficiently
Understand And Operate Banking Systems Ensure Compliance With Banking Regulations
Develop Strong Sales And Cross-selling Skills Adapt To Digital Banking Trends

Key Topics Covered:

Introduction To Retail Banking Customer Service & Relationship Management
Compliance, Risk And Fraud Prevention Digital Banking & Technology In Banking
Regulations And Compliance Basics Of Trade & Forex Asset And Liability Products

Program Duration: Customizable To Requirements



PRE-PROMOTION PROGRAM

The comprehensive Pre-Promotion Program aims to equip aspiring officers with the required knowledge and skills to exhibit their capability to assume higher responsibilities in the bank by thoroughly understanding the bank's policies, products and regulatory guidelines and creating a confident mindset to assume higher leadership roles.

Expected Outcomes:

Role Clarity Stronger Regulatory Compliance

Internal Control & Housekeeping Business Growth & Market Share

Overview Of Priority Sector, Agriculture, MSME, Government Schemes

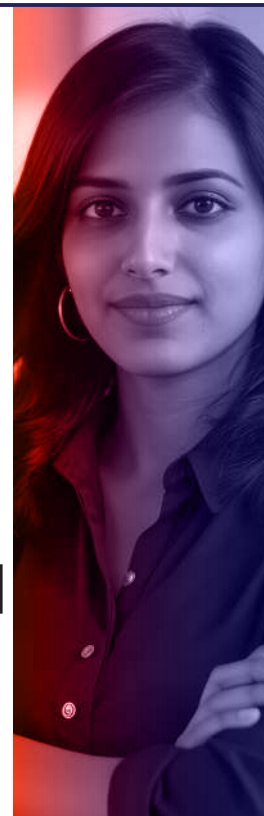
Key Topics Covered:

Bank Policies & Delegation of Powers Process & Compliance Digital Products & Solutions

Business Loan Assessment & Delivery Priority Sector Lending & Agriculture

Monitoring & Recovery of Loans Bank Audit & Compliance

Program Duration: Customizable To Requirements



Domain-Specific Training

WEALTH MANAGEMENT PROGRAM

Manipal's state-of-the-art Wealth Management Program aims to build expertise for RMs and WMs, enhance customer trust, ensure regulatory compliance and create competitiveness.

Expected Outcomes:

Skilled Workforce Improved Customer Relationships Better Regulatory Compliance

Increased Sales & Revenue Adaptation To Technological Trends

Increased Client Retention Enhanced Client Portfolio Performance

Key Topics Covered:

Introduction To Wealth Management Portfolio Management Investment Planning

Insurance Planning Taxation Planning Retirement And Estate Planning

Communication Skills Client Relationship Management Regulatory And Compliance

Program Duration: Customizable To Requirements



MSME-CREDIT PROGRAM

The MSME-Credit Program aims to enhance credit assessment skills of employees, relationship managers and credit appraisal teams to make them understand the unique financial requirements, risks, and opportunities in the MSME sector. Thus, improving the accuracy of credit assessment and loan approvals resulting in reduced NPA risks and holistically increasing MSME lending portfolio growth.

Expected Outcomes:

Increased MSME Loan Disbursements Optimized Use Of Government Schemes
Improved Compliance With Regulations Digitally Transformed MSME Lending Operations

Key Topics Covered:

MSME Lending In India Classification And Segmentation Of MSMEs Risk Management
Credit Risk Assessment Loan Disbursement, Monitoring, And Recovery
Customer Relationship Management Ethical And Responsible Lending

Program Duration: Customizable To Requirements



RISK MANAGEMENT PROGRAM

Risk Management Program aims to enhance risk awareness, compliance with regulatory requirements, improved financial stability, optimized capital allocation, increased investor and customer confidence and regulatory harmonization.

Expected Outcomes:

Compliance With International And National Regulations Optimized Capital Utilization
Improved Risk Identification And Management Reduced Exposure To Systemic Risks
Enhanced Decision-Making And Strategic Planning

Key Topics Covered:

Introduction To Risk Management Introduction To Basel Norms Types Of Risks In Banking
Capital Adequacy And Risk-Weighted Assets Liquidity Risk And Management
Stress Testing And Scenario Analysis Operational Risk And Governance

Program Duration: Customizable To Requirements



BUSINESS CREDIT UNDERWRITING PROGRAM

Manipal's Business Credit Underwriting Program aims to enhance skills regarding assessing the creditworthiness of individuals and small businesses regarding risk management and loan quality, improved credit decisioning, regulatory compliance, efficiency and turnaround time, customer trust & experience and interpretation of red flags.

Expected Outcomes:

Reduced Non-Performing Assets (NPAs) Faster Loan Processing

Higher Quality Loan Portfolio Increased Regulatory Compliance Better Risk Management

Customer-Centric Approach

Key Topics Covered:

Introduction To Business Credit Underwriting Financial Statement Analysis

Credit Risk Assessment Legal And Regulatory Framework Technology In Underwriting

Collateral And Security Evaluation Loan Structuring And Terms

Program Duration: Customizable To Requirements



RETAIL CREDIT UNDERWRITING PROGRAM

Manipal's Retail Credit Underwriting Program aims to develop in-depth understanding of risk management and loan quality, improved credit decisioning, regulatory compliance, efficiency and turnaround time.

Expected Outcomes:

Reduced Non-Performing Assets (NPAs) Faster Loan Processing

Higher Quality Loan Portfolio Increased Regulatory Compliance Better Risk Management

Customer-Centric Approach

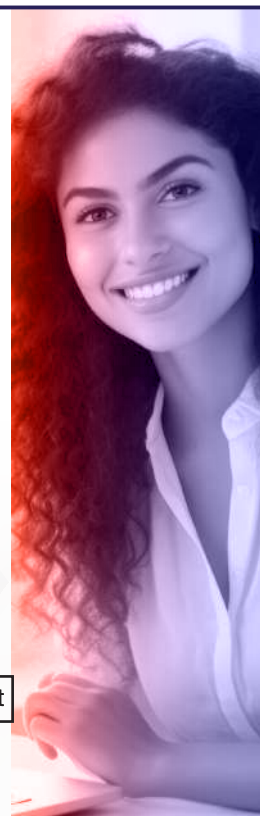
Key Topics Covered:

Introduction To Retail Credit Underwriting Financial Analysis For Retail Lending

Regulatory And Compliance Guidelines Fraud Prevention And Detection

Collateral Evaluation For Secured Loans Loan Structuring And Terms Credit Risk Assessment

Program Duration: Customizable To Requirements



WHOLESALE BANKING OPERATIONS PROGRAM

The Wholesale Banking Operations Program is a specialized, industry-aligned course designed to equip participants with knowledge, skills and operational expertise required to excel in wholesale banking roles within the Indian banking ecosystem.

Expected Outcomes:

Improved Skill Alignment Cost Efficiency Enhanced Employee Performance

Stronger Regulatory Compliance Increased Customer Satisfaction

Enhanced Productivity Employee Retention And Engagement

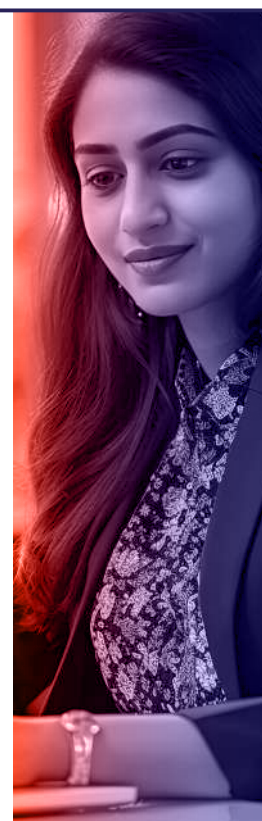
Key Topics Covered:

Wholesale Banking Processes Banking Regulation And Compliance Corporate Lending

Basics Of Banking Fundamentals Of Credit Credit Management Treasury Operations

Trade Finance Operations MSME Lending Processes Cash Management Service

Program Duration: Customizable To Requirements



AUDIT PROGRAM

Manipal's customized Audit Program aims to build the expertise of the audit team in assisting & guiding the bank branches on regulatory & compliance matters by systematically assessing the effectiveness of the guidelines set by the bank on internal control, operations, processes, & products, resulting in a healthy growth of the bank book.

Expected Outcomes:

Drive Adherence To Policies & Delegation Of Powers Guidelines Processes & Products

Ensure Regulatory Compliance Identify Lapses, Deviations And Frauds

Risk Assessment & Mitigation MIS Analysis

Key Topics Covered:

Bank Policies & Guidelines On Process & Internal Control KYC, AML & Regulatory Compliance

Branch Profitability & Areas Of Income Leakage Risk Assessment & Branch Gradation

Recording & MIS

Program Duration: Customizable To Requirements



AGRIBUSINESS PROGRAM

Manipal's comprehensive Agribusiness Program aims to enhance the knowledge and skills needed to expand the agriculture business of the bank by identifying, assessing and supporting the banking requirements of the agriculture sector.

Expected Outcomes:

Confidence In Handling Agri Financing Identify Agribusiness Opportunities

Recognize The Ecosystem & Banking Needs Of The Agri Sector

Enhance Agribusiness Portfolio Of The Bank

Key Topics Covered:

Overview Of The Agri Sector & The Eco System Agri Finance – Various Products & Services

Understanding Rural & Agriculture Markets And Their Financial Requirements

Rural Marketing & Financial Inclusion Government Incentives & Subsidies

Program Duration: Customizable To Requirements



FRAUD RISK MANAGEMENT

Manipal's Fraud Risk Management Program aims to equip banking professionals to handle the traditional and emerging fraud and cyber security threat in banking ecosystem. It is a specialized program designed to develop bankers with knowledge, skills and tools to identify, prevent, and mitigate fraud risk in the Indian banking sector.

Expected Outcomes:

Sensitization Of Fraud Risk Management Enhanced Fraud Detection

Improved Compliance With Regulations Strengthened Risk Culture Good Governance

Improved Internal Checks Stronger Cyber And IT Security

Key Topics Covered:

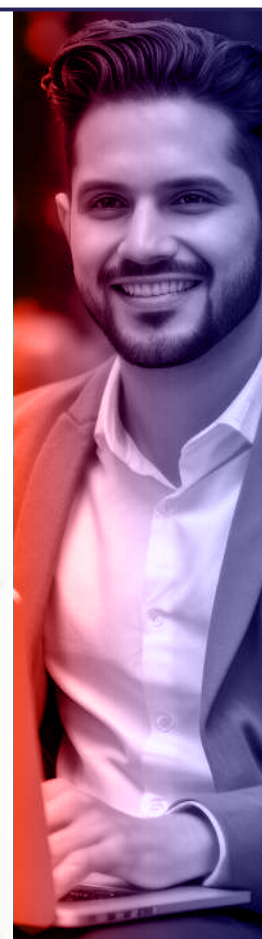
Fraud Risk Management Framework FRM Policy & Organization Structure

Internal And External Fraud E-governance And IT Security Framework

Preventive Measures In Corporate Credit, Trade Finance, Retail Loans And Govt Sponsored Schemes During Loan Life Cycle

Detection And Reporting Of Frauds Whistleblower Policy

Program Duration: Customizable To Requirements



TRADE AND FOREIGN EXCHANGE PROGRAM

Manipal's Trade And Forex Program aims to equip and enhance the employees' skills in global markets, operational efficiency, regulatory adherence, risk management, and customer engagement, including e-Trade.

Expected Outcomes:

Comprehensive Understanding Practical Skills Application Enhanced Analytical Skills
Improved Risk Management Increased Customer Confidence
Increased Digital Engagement Stronger Client Relationships Contribution To Business Growth

Key Topics Covered:

Foreign Trade Policy Foreign Exchange Management Act International Trade Procedures
International Trade Documents Current Account And Capital Account
Handling Trade Credits, ECB And FDI International Trade Instruments
Foreign Exchange Regulations And Exchange Rate Mechanism Derivatives And Risk Management

Program Duration: Customizable To Requirements



SMALL FINANCE BANK PROGRAM

Manipal's Small Finance Bank Program is a specialized, industry-aligned initiative aimed at preparing aspiring banking professionals for roles within India's growing small finance bank sector. The program focuses on developing industry-ready banking professionals equipped with specialized knowledge and skills to meet the operational, regulatory, and customer service requirement of small finance banks.

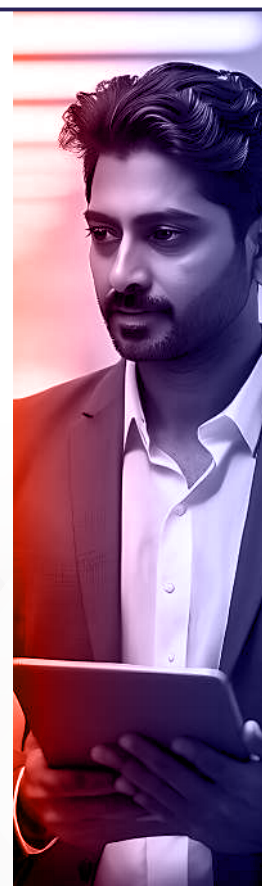
Expected Outcomes:

Enhanced Customer Retention Revenue Growth Adaptability To Digital Tools
New Client Acquisition Improved End-to-end Solutions To The Clients Competitive Edge
Industry Readiness Better Financial Planning Solutions

Key Topics Covered:

Foundations Of Banking Understanding Small Finance Banks Capital Market Basic
Financial Inclusion And Microfinance CRM Tools And Digital Banking Platforms
Customer Service Excellence –Communication, Empathy, And Conflict Resolution
Retail And Small Business Lending Agriculture Finance

Program Duration: Customizable To Requirements



RURAL BANKING PROGRAM

Manipal's Rural Banking Program aims to provide officers with the required knowledge & skill to identify and enhance the rural business opportunities by recognizing the banking requirements of the rural India and identifying suitable banking products & services therein.

Expected Outcomes:

Indian Economy & Rural Demographics Financial Inclusion & Growth Of Rural Banking

Priority Sector Advances Rural Banking Products & Services

Growth Of Micro Finance & SHGL Opportunities & Challenges In Rural Banking

Key Topics Covered:

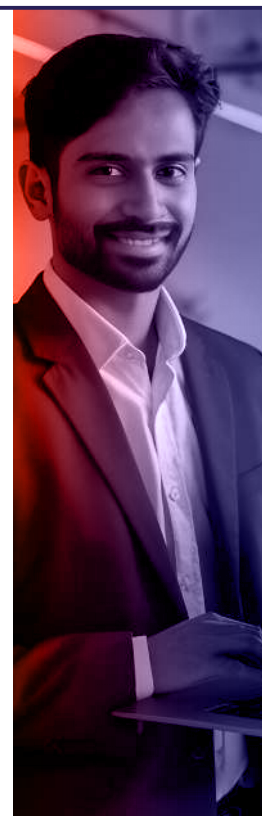
Indian Economy & Rural Banking Scenario Financial Inclusion Priority Sector Advances

Agri Lending & Loan Products – Crop Loan, Investment Loan, Development Loan

Farm Mechanization – Tractor, Power Tillers, Etc. Micro Finance & SHGL Rural Marketing

Challenges & Risks In Rural Banking

Program Duration: Customizable To Requirements



Functional Training

RETAIL LIABILITY SALES PROGRAM

Manipal's Retail Liability Sales Program aims to enhance employee skills regarding core business function, new client acquisition strategies, revenue generation, customer retention & growth, regulatory compliance & risk management and brand reputation.

Expected Outcomes:

Increased Deposit Mobilization Enhanced Sales Performance

Improved Customer Satisfaction And Loyalty Higher Cross-Selling And Upselling Success

Regulatory Compliance Increased Digital Engagement

Key Topics Covered:

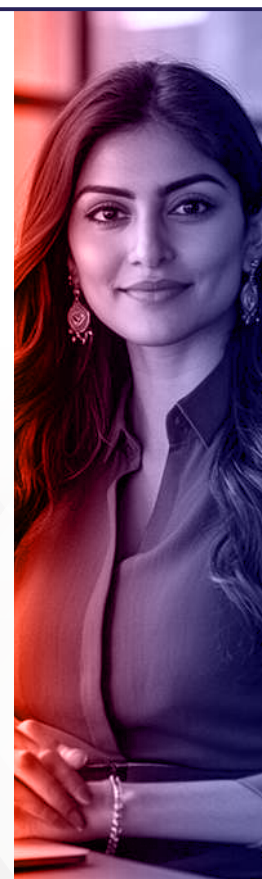
Overview Of Retail Products Customer Profiling And Needs Assessment

Regulatory Compliance And Ethical Sales Practices Relationship Management

Digital Banking And Online Sales Channels Handling Objections And Closing Sales

Market Analysis And Competitor Benchmarking Communication Skills

Program Duration: Customizable To Requirements



BUSINESS COMMUNICATION PROGRAM

Manipal's Business Communication Program aims to develop professionals who can convey ideas strategically and effectively in a corporate setting. It focuses on holistically enhancing verbal, non-verbal, and written communication to foster engagement, collaboration, and leadership skills in young professionals.

Expected Outcomes:

Effective Communication Relationship Building Persuasive Delivery Enhanced Networking
Professional Credibility Effective Structured Written, Verbal And Non-Verbal Communication

Key Topics Covered:

Verbal And Non-Verbal Communication Business Writing Skills Emotional Intelligence
Presentation And Conversational Skills Negotiation And Persuasion Techniques
Interpersonal And Collaborative Communication Conflict Resolution And Workplace Etiquette
Conflict Resolution And Workplace Etiquette Email And Telephonic And Virtual Conversations

Program Duration: Customizable To Requirements



RELATIONSHIP MANAGER PROGRAM

Manipal's Relationship Manager Program is designed to equip banking professionals and newly onboarded RMs with skill, knowledge and behavioral competencies required to excel in customer facing roles within the retail banking segment.

Expected Outcomes:

First-Day Productivity Enhanced Customer Retention Revenue Growth New Client Acquisition
Adaptability To Digital Tools Improved Investment Outcomes For Clients

Key Topics Covered:

Foundations Of Banking Relationship Management Skills Retail Banking Products
Introduction To RBI Regulations CRM Tools And Digital Banking Platforms
Customer Service Excellence – Communication, Empathy, And Conflict Resolution
Sales Techniques – ODPEC, Consultative Sales, Need Assessment, Pitching, Objection Handling
CRM Tools And Digital Banking Platforms Financial Planning Investment Management
Capital Market Basic

Program Duration: Customizable To Requirements



CLERICAL PROGRAM

Manipal's Clerical Program aims to enhance the operational & customer engagement skills of the clerical staff by upgrading their knowledge of the banking operations, process & compliance matters, and features of various products of the bank, along with their communication & customer engagement skills.

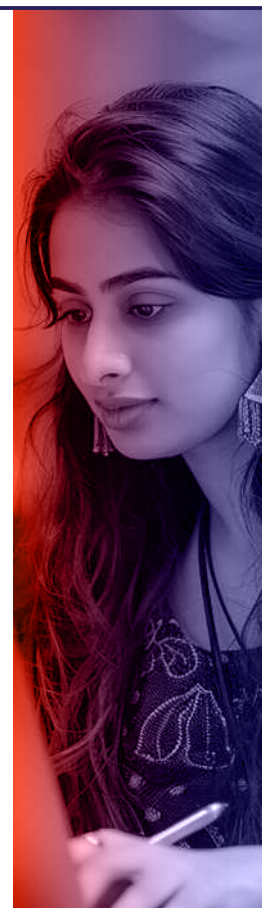
Expected Outcomes:

Qualified And Competent Staff Alignment To Role Effective Communication Skills
Customer-centric Approach & Solutioning Mindset Digital Acumen Preventive Vigilance
Culture Of Adherence To Systems And Procedure Sales Orientation

Key Topics Covered:

Know Your Organisation - Culture & Ethics KYC, AML & Regulatory Norms
Branch Operations & Compliance Cash & Clearing Escalation Matrix & Customer Complaints
Remittance Services Digital Products & Migration Service Requests
Liability Products – Importance Of CASA Audit & Common Observations During Audit

Program Duration: Customizable To Requirements



Leadership Training

LEADERSHIP DEVELOPMENT TRAINING

Manipal's Leadership Development Program aims at practical insights and holistic learning for individuals in leadership roles. The program brings in insights into purpose driven approach, aligned to organizational goals and vision.

Expected Outcomes:

Personal Excellence And Self Awareness
Being Able To Bring In Team Engagement & Team Excellence
Spearhead Change For Sustainable Success With Teams

Key Topics Covered:

Strengths & Personality Traits Values & Beliefs
Leadership Styles Emotional Intelligence Energy Management
Team Effectiveness Assessment Coaching & Mentoring
Effective Delegation Strategic Thinking & Models

Program Duration: Customizable To Requirements



BRANCH MANAGER PROGRAM

The Branch Manager Program by Manipal is a specialized leadership development initiative by combining operational expertise, leadership skills, and strategic insights, designed to equip aspiring and existing branch managers with the knowledge, skills and attitude required to excel in the dynamic indian banking sector.

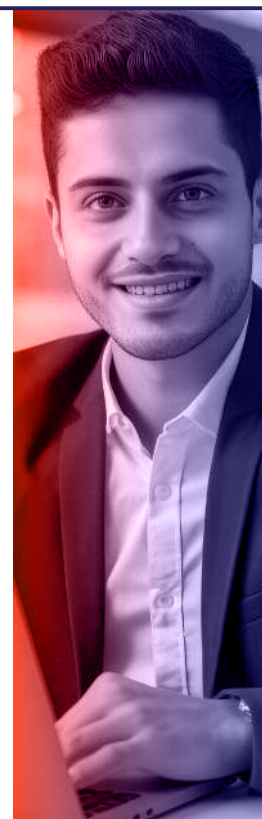
Expected Outcomes:

Skilled Workforce Improved Customer Relationships Effective Leadership
Business Growth Customer-Centric Operations Regulatory Adherence Adaptability

Key Topics Covered:

Fundamentals Of Branch Banking Leadership And Team Management Emotional Intelligence
Business Development Credit And Risk Management Regulatory And Compliance Framework
Digital Banking Leadership Client Relationship Management Audit And Compliance
Asset And Liability Products

Program Duration: Customizable To Requirements



POST-PROMOTION PROGRAM

Manipal's comprehensive Post-Promotion Program aims to equip newly promoted officers with the essential skills and mindset to quickly adapt to their new role with higher responsibilities and lead their team in meeting the organizational goals.

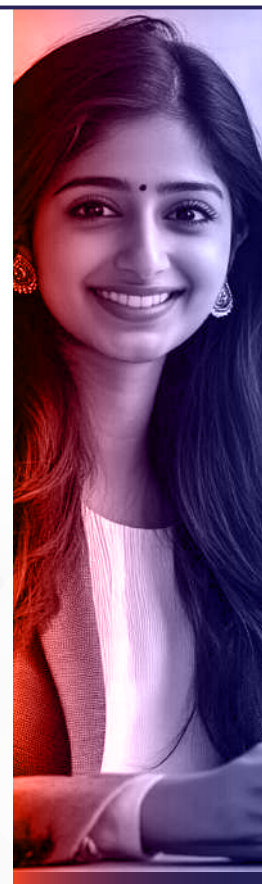
Expected Outcomes:

Role Alignment & Adapt To Higher Responsibility Team Management & Leadership Skills
Organisational Goals, Culture & Ethics Stronger Regulatory Compliance Business Growth
Customer Relationship Management & Customer Feedback

Key Topics Covered:

Bank Policies & Delegation Of Powers Retail Liability & Assets Products
Process & Compliance Digital Products & Solutions Branch Profitability
Bank Audit & Compliance CRM Fraud Prevention Leadership Skills
Enhanced Communication Skills

Program Duration: Customizable To Requirements



Learner Engagement Model

How We Do It

01

Highly Customised Program

Co-created programs directly addressing organisation's talent requirements

02

Domain-specific Modules

Domain-specific curriculum with real-time capstone projects for hands-on training

03

Dedicated Learner Batches

Focused training in technical and soft-skills including live projects

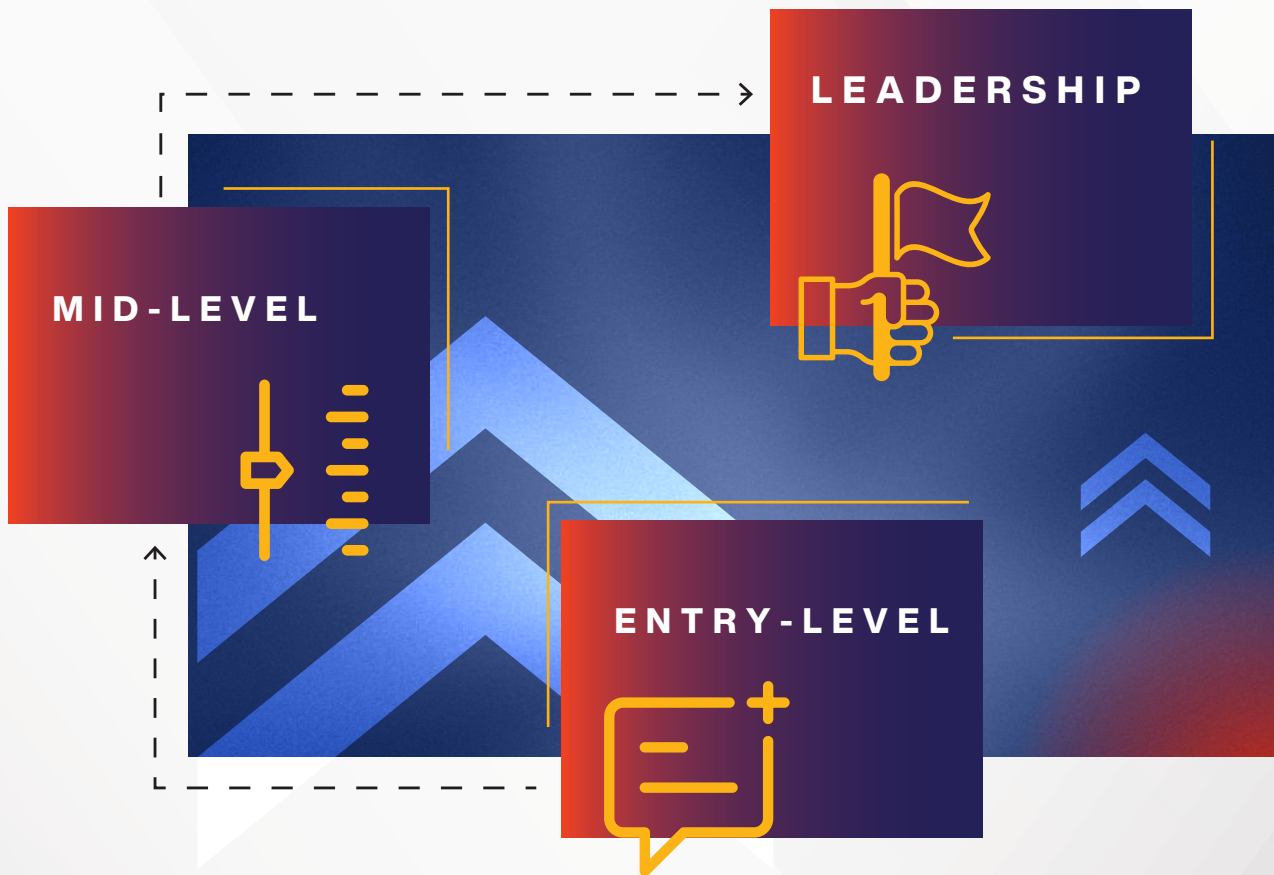
04

Marketing & Brand Positioning

Co-branded marketing communications and media promotions building on the organisation's market perception

The Way We Do It

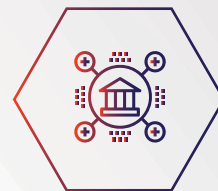
Our Learning Engagement Model Is A Streamlined System Designed For Optimal Learning.



Virtual & Physical
Classroom



Field/Branch
Visits



Core Banking
Solutions Training



Group
Discussions



Presentations



Role Plays

World-Class Faculty Expertise

With over 220+ experienced and qualified full-time instructors & 100+ adjunct faculty members including industry experts, our faculties ensure world-class teaching and thorough understanding of the curriculum.



Dr. Soumyadip Roy

VP and Head -
Academic Strategy, MABFSI



Meena Herle

Head Of Program



Venkatesh KV

Head Of Program



Boby Joseph

Head Of Program



Prasad SKV

Head Of Program



Sampath Sarathy

Head Of Program

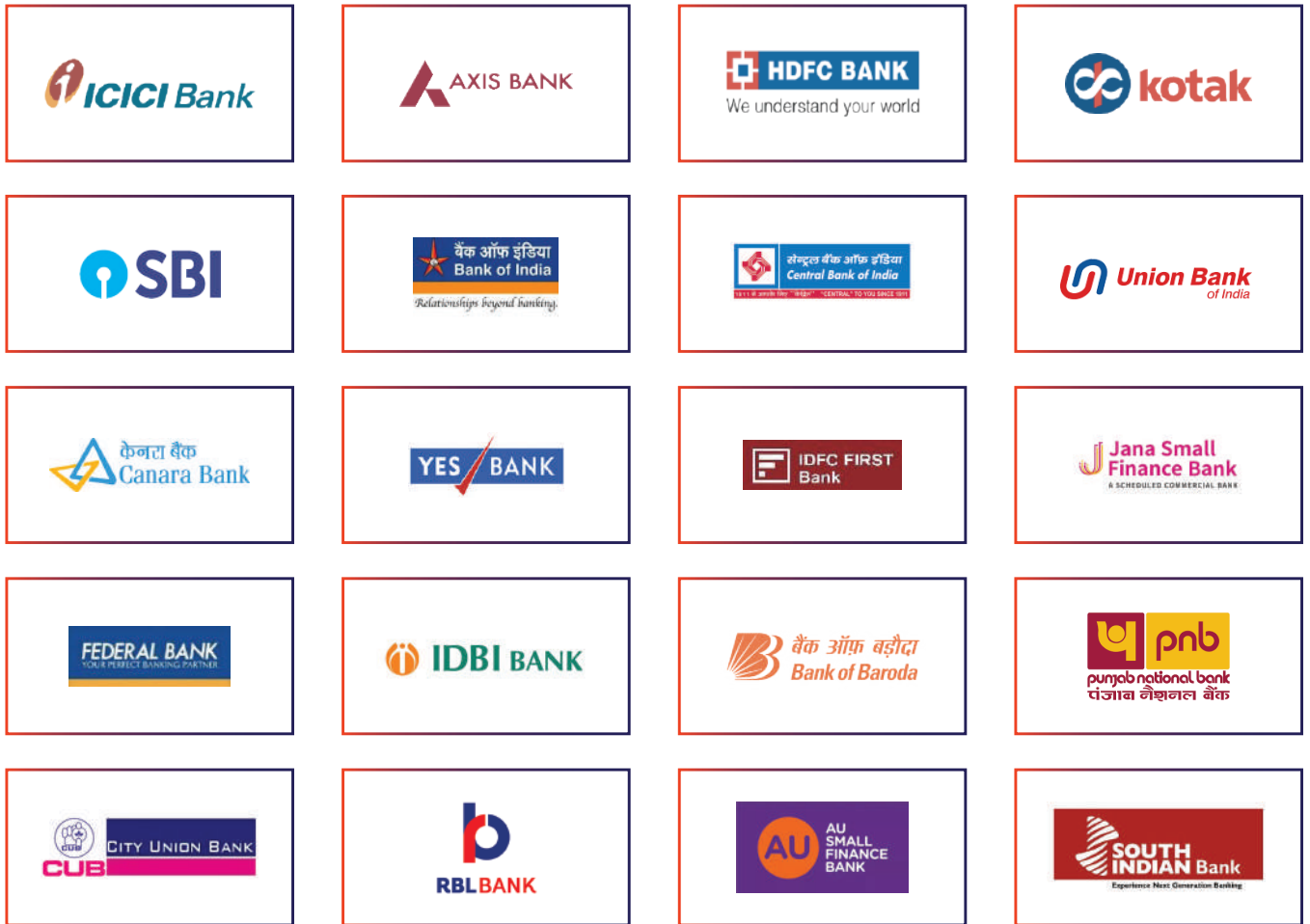


Tarun Yadhuwansh

Head Of Program

Our Reach & Partnerships

BANKING



INSURANCE



NBFCs & OTHERS



INTERNATIONAL COLLABORATION



Schedule A Consultation To Transform Your Workforce

UNext Manipal Academy of BFSI
Survey No 36, Off Thanisandra Main Road,
Chokkanahalli, Bengaluru – 560064 Karnataka



connect@u-next.com



www.u-next.com