



TrainingCentral Solutions Pvt. Ltd.



Sales Effectiveness for Small Business Lending Course Structure

Contents

Module	Title	Description
1	Small Business Lending segment- An Overview	<ul style="list-style-type: none"> • Typical profile of Small Businesses and their role in the economy. • Key reasons why SBB is a growth area for Banks/NBFC's. • Typical operating model of a Bank/NBFC in the SBB segment. • Expectations from a front-line sales resource in the SBB segment.
2	Types of Lending Solutions	<ul style="list-style-type: none"> • Types of credit demand from Small Businesses. • Lending Solutions on offer by Banks/NBFC's to meet this demand. • Importance and basis for mapping the right solution for every need. • Recap / Concept Checking through peer-to-peer learning.
3	Sourcing	<ul style="list-style-type: none"> • Various Sourcing Methods- A comparative overview. • Effective Sourcing Strategy/Mix.
4	Sales Effectiveness: Sales Planning	<ul style="list-style-type: none"> • Defining clear Sales Goals. • Discussion/Introspection on a clear sales plan aligned with sales goals.
5	Sales Effectiveness: Customer Engagement	<ul style="list-style-type: none"> • Understanding the approach for various stages in a sales call. • Making an elevator pitch. • Effective listening. • Conversational approach to seeking information in a sales call. • Template for testing the quality of a sales call.
6	Sales Effectiveness: Execution	<ul style="list-style-type: none"> • Identifying 'core' and 'non core' activities on a typical day. • Self-assessment of time spent on 'non core' activities in a day. • Refining daily beat plan to optimise bandwidth. • Recap / Concept Checking through peer-to-peer learning.
7	Risk Assessment, Mitigation and Impact of NPA's	<ul style="list-style-type: none"> • Interpreting and analysis of financial statements to gauge risk. • Understanding non-financial risk factors and their possible impact. • Possible ways of mitigating risk. • Understanding impact of NPA's • Recap / Concept Checking through peer-to-peer learning.
8	Security and Collateral	<ul style="list-style-type: none"> • Concept of security v/s collateral. • Factors determining the quality of security/collateral. • Different modes of security/collateral creation.
9	Disbursal Documentation	<ul style="list-style-type: none"> • Purpose of legal significance of some key and basic loan documents. (Eg- Facility Offered Letter/Sanction Letter, DP Note, Deed of Hypothecation, Memorandum of Deposit etc) • Recap / Concept Checking through peer-to-peer learning.

10	Business Communication	<ul style="list-style-type: none"> • Step by Step approach to draft clear and effective business emails
11	Business Ethics	<ul style="list-style-type: none"> • A walk through of the Ethics Policy of the organisation. • Understanding the impact of non-compliance.
12	Apply your knowledge	<ul style="list-style-type: none"> • Roleplay to simulate how a real conversation could be between a banker and a typical Small Business Owner. • Analyse a few sample borrower profiles based on the financial and business-related information provided and take a call on whether to lend to them or not.

Target Audience

This program is for those who are employed in a front-line field sales role, employed with a Bank, Small Finance Bank or a Non-Banking Finance Company (NBFC) and who are expected to source customers for lending solutions offered by their organisation, to Small Businesses Entities. The programme is meant for both; people with some prior experience (ideally not exceeding 5 years) and those with no prior experience in Small Business Lending Sales. It could also be useful for fresh graduates with zero work experience, wanting to start their career with a sales role in Small Business Lending.

Methodology

While this programme is designed keeping in mind the typical profile of the target audience in a Bank, NBFC or Small Finance Bank, we are aware of and sensitive to the probability of participants having very diverse and specific training needs. Therefore, prior to finalising on the content for any specific training engagement a 3-step process is followed:

- Discovery call/interaction with Senior Leaders/Key Stakeholders from the Business Teams.
- Discovery call/interaction with Senior Leaders/Key Stakeholders from the HR Teams.
- Diagnostic calls with a few sample participants identified for the training intervention.

The core purpose of this process is to ensure that there is clarity in understanding of requirements of stakeholders at all levels (including participants), in terms of their desired target outcomes, address gaps in understanding if any and most importantly refine the training scope and content (if felt necessary) so that it stays relevant and meaningful for the end users(participants).

Duration

This is a 50 hours programme in all which can be facilitated via live regular classroom and online sessions, as warranted, depending on the size of the target audience and timelines for completion. However, it is recommended that the delivery is phased out by restricting training to an average of 4 hours per day, per participant group of max 25 people. This shall ensure a higher sense of engagement amongst participants and shall increase the effectiveness of the training intervention.

Faculty Profile

The Anchor Faculty is a former banker with over 20 years of Sales Leadership experience spanning across India and the Middle East and an in-depth understanding of the Small Business Lending segment. As part of his former assignments, he has been instrumental in building from ground up, the Small Business Lending



franchise at RAK Bank in Dubai (UAE) and reputed banks in India like Axis Bank and Yes Bank. As an industry practitioner, he offers not just specific training programmes for individual front line sales resources in the Small Business Lending space, but also undertakes end-to-end sales consulting assignments (in non-banking segments as well) for corporates. Worth mentioning here is his intervention as a Business Advisor for almost a year with L&T SuFin, an Ecommerce initiative of Larsen & Toubro Ltd, where he played a key role in recruiting, building and grooming their field sales team for Maharashtra.