

Mastering the First 30 Days: A Guide for Banking New Hires

Accelerating your transition from new hire to productive banking professional.

Week 1: Foundations of Banking

Understanding the core infrastructure

Bank Structure

Understanding hierarchy, departments, and roles within the organization.

Products

Overview of savings, loans, insurance, and investment vehicles.

Systems

Familiarization with core banking software (CBS) and CRM tools.

Compliance

Mandatory industry standards regarding AML and KYC requirements.

Branch Processes

Standard operating procedures for daily opening, cash handling, and document storage.

Week 2: The Customer Experience

Building trust and operational proficiency



Active listening and professional etiquette in a branch setting.

Step-by-step verification, data entry, and digital onboarding workflows.

Accuracy in KYC verification, signature capture, and legal compliance.

Identifying customer needs through casual inquiry and observation.

Week 3: Sales Conversations and Retention

Mastering the shift from service to proactive relationship building.



- **Sales Conversations**

  Shift focus from basic service to offering solutions by asking open-ended, needs-based questions.

- **Follow-ups**

  Utilize CRM task lists to maintain consistent and timely communication post-meeting.

- **Cross-selling**

  Align product offerings with specific customer life events or personal financial milestones.

- **Complaint Handling**

  Implement the HEAT model (Hear, Empathize, Apologize, Take Action) to facilitate effective service recovery.

Week 4: Independent Performance

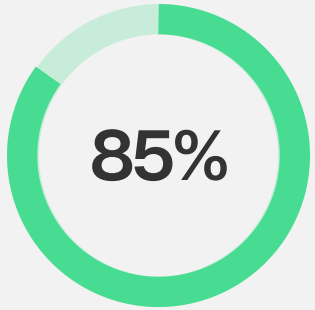
Managing your desk with confidence

Independent Interactions

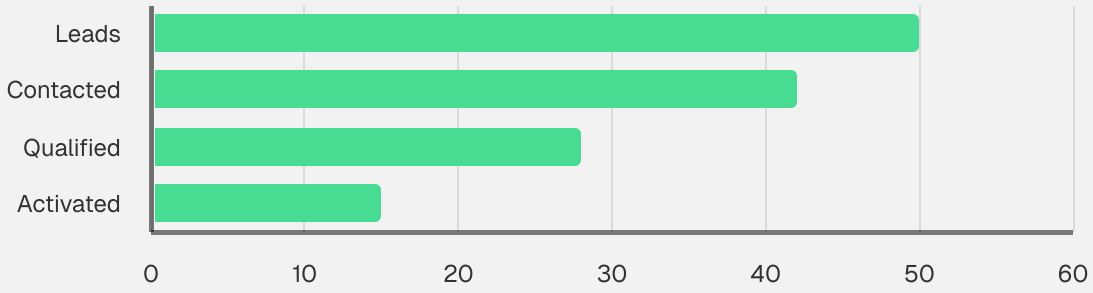
12

meetings managed autonomously

KPI Achievement



Pipeline Conversion



EOD Reporting

100% submission rate achieved for daily volume and sales outcome documentation.

Pipeline Management & Target Tracking

Visualizing your success.



Pro Tip: Update your pipeline daily to prevent bottlenecks.

Compliance: Your Professional Shield

Ensuring integrity in every transaction.

- **Data Privacy**
  Never share customer PII (Personally Identifiable Information) without authorization.
- **Anti-Money Laundering (AML)**
  Flagging suspicious activity or unusually large cash movements.
- **Ethical Sales**
  Ensuring no misrepresentation of products to meet targets.
- **Verification**
  Always verify identity via two forms of government-issued ID.

Your 30-Day Roadmap

Key takeaways for a successful start

Week 1

Foundations

Focus on internal systems and regulatory compliance.

Week 2

Accuracy

Master administrative accuracy to build customer trust.

Week 3

Engagement

Develop active listening skills to drive meaningful sales.

Week 4

Autonomy

Take full ownership of your pipeline and personal results.

Core Philosophy: The bank's success relies on your ability to combine compliance, service, and sales in every interaction.