

your advantage

BANKEDGE[®]
academy for banking and finance

*today,
an undergraduate.
tomorrow,
a banker.*

FINSTREAM

BANKEDGE's
Banking Career
Program for
Undergraduates



INDIA'S BANKING AND FINANCIAL SERVICES SECTOR A WINDOW OF EXCITING OPPORTUNITIES.

India's economy, true to its tag of an emerging powerhouse, has made its banking and financial services sector an irresistible investment destination to global financial institutions and investors.

Positive market sentiments, encouraging government policies and the RBI driving regulations that will release operating licenses to more Private Banking players, all mean that growth promises to be nothing less than exponential.



The government's financial inclusion initiative Jan Dhan Yoana which envisages a "A Bank Account for every Indian" is another pointer towards the added momentum building up in this sector.

Traditional bank offerings have also given way to innovative products and services.

And this is where the real opportunity lies!

More account holders and more service or product offerings, means more banking operations. This in turn means an added demand for qualified and quality banking and finance professionals.

Little wonder then, that India's BFSI service sector is poised for a quantum growth.



Can you see the immense career potential the BFSI sector offers?

- PRIVATE BANKS EXPECTED TO HIRE ABOUT 750,000 BFSI PROFESSIONALS IN 2025-2030
- NEW PRIVATE SECTOR BANKS UNITY SMALL FINANCE BANK STARTED OPERATIONS IN 2016
- 10 MICRO FINANCE COMPANIES RECEIVED SMALL BANK LICENSES IN 2016
- 11 PAYMENT BANKS STARTED THEIR OPERATIONS IN 2016
- FRESH GRADUATES WITH 50% MARKS GIVEN PREFERENCE FOR ENTRY LEVEL BANK JOBS



KNOW US BETTER

BANKEDGE, is an experienced, professionally managed, career training company.

We are a team of serious minded, committed, intelligent and tech savvy professionals, whoes core objective is to facilitate and ease the entry of every aspiring banker into this vertical, by offering a strategic mix of exclusive e-Learning plus the direct impact of classroom sessions.

BANKEDGE is a valued partner to major private banks and important financial institutions, in their quest for recruiting personnel across nearly every entry level position. By studying them closely, we have come to understand their diverse functions and the quality of human assets needed to deliver a particular function. It is this insight that we leverage during our training and this is what makes us a distinct and preferred choice during recruitment cycles.

When you entrust your career to us, we are fully aware of the responsibility and the expectations that you and your parents have from us. We therefore ensure that you are professionally counseled prior to admission and during your learning period with us we continuously strive to keep our curriculum updated and relevant to real life banking environment. We have built up a repository of experience, expertise and excellence over the years in this specialised domain and this we open up for you to access and learn from, on the way to building a career of your choice in the exciting world of banking.

BANKEDGE ADVANTAGE

- All India reach with over 30+ Locations
- BANKEDGE was awarded the “Creating Employability through Skills Development” Award by Dr. APJ Abdul Kalam Research Centre, Coimbatore
- Over 55,000+ Students placed in Leading Private Banks and Financial Organisations
- 100% Job Ready Career Programs in Banking, Financial Services and Insurance Sector
- “Best Vocational Education Institute of the Year 2024” awarded to BANKEDGE at Indian Education Awards 2024
- Experienced Bankers as the Faculty
- Unique Training Methodology - Case Studies, e-learning, simulators, role plays, activities, group presentations, seminars, projects etc.
- Flexible Batch Timings
- Online Assessments
- Guaranteed Interview Opportunities with Leading Private Banks and Financial Organisations
- Reasonably priced affordable courses to suit every income group people

The Program Objective

The focus of FINSTREAM Program is to create expert, entry level banking professionals who are trained in banking domain, customer service and business development, customer acquisition, core banking softwares and other applications like advanced excel etc.

The FINSTREAM program creates well-trained banking professionals that delivers results from First-Day, First-Hour for the banking sector. The program is offered with 100% GUARANTEED PLACEMENT OPPORTUNITY in Banking or Financial Services Sector post completion of the course. The student needs to complete Graduation from any stream with 50% marks to avail this Job Guarantee as per the BFSI Industry norms.

About the Program

The FINSTREAM - Undergraduate Diploma in Banking & Finance is a 3 term program that enables the student to explore career options in the banking

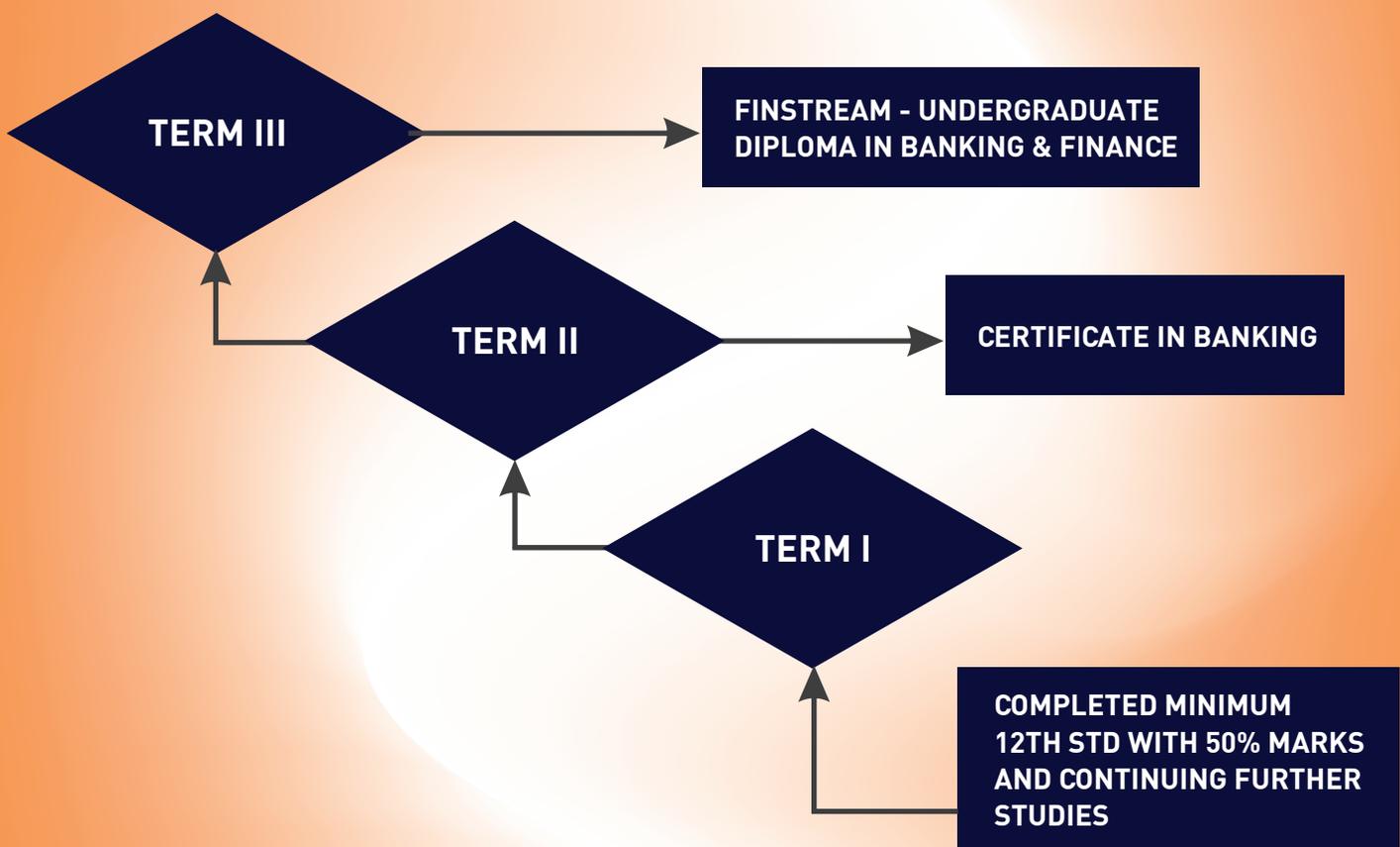
and financial services sector. Apart from creating strong foundation and technology modules, the program offers a student much more on:

- Exhaustive Training on Managing Customer Relationships
- Customer Acquisition Skills
- Business English and Effective Communication Skills
- Banking domain specific certifications for adding more value and make the profile more presentable

Apart from this the student is also well trained for-

- Aptitude Test preparation for both Public Sector Banks and Private Sector Banks.
- NISM Certifications
- DB&F Certification Exam of IIBF

FINSTREAM - PROGRAM ARCHITECTURE



COURSE CONTENTS AND DURATION

Course Outcomes:

1. Retail Banking 1
2. Retail Banking 2
3. Wealth Management
4. Credit Management
5. Trade Finance
6. Financial Risk Management
7. Personality Development

Module 1: Retail Banking 1

Teaching Hours: 75

- Indian Financial System
- Money and Interest
- RBI and its functions
- Accounting Guidelines
- Bank Reconciliation
- Liabilities products (An overview)
- Various types of accounts (Individual, Proprietorship etc.)
- Banking Business
- KYC guidelines
- Banking Laws
- Technology in Banking
- SB/CA/TD deposits
- Third Party products viz MF and Insurance

Module 2: Retail Banking 2

Teaching Hours: 65

- Cash and Clearing Transactions in Detail,
- Corporate Banking
- Fraud Management
- Remittances and Cash Management Service

Module 3: Wealth Management

Teaching Hours: 75

- Financial Markets
- Introduction to Financial Planning
- Wealth Management and Economy
- Investment products and services
- Investment Evaluation Framework
- Taxation and Estate Planning

Module 4: Credit Management

Teaching Hours: 65

- Details of Credits in Banks
- Cardinal Principles
- Priority and Non Priority Sector Advances
- Fund Based and Non Fund based advances
- Working capital operating cycle
- Projected Net working capital
- Term Loan Processes and Disbursement
- NPA Management including BASEL Norms and RBI guidelines

Module 5: Trade Finance

Teaching Hours: 80

- Introduction to Foreign Trade
- Exchange rate mechanism and SWIFT messages
- Forex Offices and Forex Dealings
- Imports- RBI and FEMA guidelines, Merchanting Trade, Regulatory Returns
- Exports – FEMA guidelines and ICC rules, EEFC, ECGC Guarantee, Regulatory reporting
- Forex guarantees, Invocation and Payment
- Foreign Inward Remittances, FEMA regulations, Issue of FIRC
- Foreign Outward Remittances, FEMA guidelines, Procedure of issuing DD/TT, ESOP, LRS
- R>Returns- Guidelines, Technical issues and Documentation
- Domestic Trade covering NI Act, Inward and Outward Collections, Supply Bills, Inland LC, Performance Guarantee , Financial Guarantee and others

Module 6: Financial Risk Management

Teaching Hours: 30

- Investment and Risk Management – Equity and Debt and Alternate Assets
- Risk Profiling and Asset Allocation
- Risk Management through Insurance

Module 7: Personality Development

Teaching Hours: 60

- Self-Awareness
- Self-Monitoring
- Team Building
- Communication
- Social Graces
- Interview

MATCHLESS TEACHING AND KNOWLEDGE TRANSFER PROCESS AT BANKEDGE

We at BANKEDGE adopt methodically designed teaching and learning processes. Few of these can be quoted as: I) Case studies designed to suit the different modules, II) Project suiting the various chapters, III) E-Learning processes, adopted to self-studies IV) Exercises with due simulations included, V) Regular Role Plays, VI) ISAS (Information Search and Analysis), VII) Group discussion and Assessments, VIII) Internship with due supervision.

This sort of imparting knowledge would obviously makes learning more easy and operative and thereby guarantees acquiring real knowledge. Also, this paves way for development of effective communication skills,

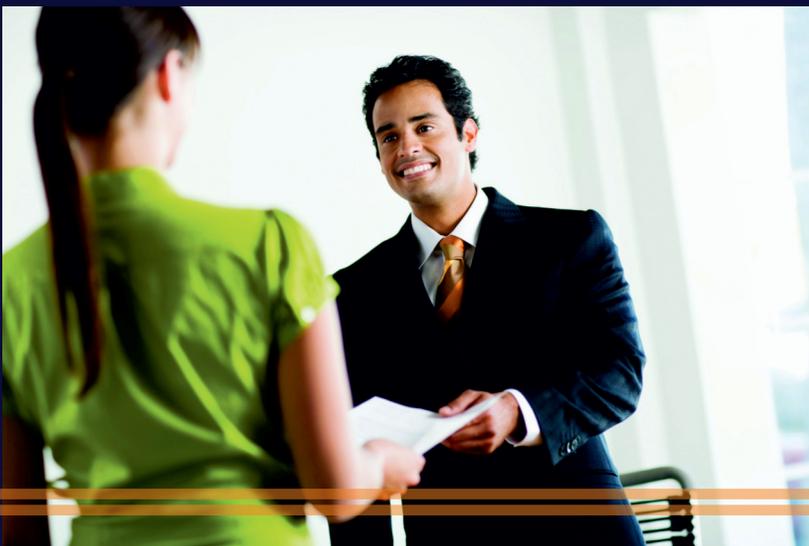
Self-Learning confidence, Encourages team work, Adaptability to work environment, Adherence to deadlines, Capabilities to improve multi tasking, Increased efficiency in usage of IT applications. The contents developed are so designed to suit the students in adopting to a friendly atmosphere for easy learning, due to references to the real life experience and activities thereon.

Also, BANKEDGE ensures, a special method of training with specially designed class rooms, with latest amenities and facilities provided to make learning easier. The faculties are subject matter experts in the Industry, with updated knowledge on the latest inclusions and changes and thus paves for easy and quick learning process. Thus BANKEDGE's emphasis on Skill Development, would guarantee a student coming out as a person who is productive from Day 1, rate Hour 1.

Additionally, the students are equipped with knowledge through classroom sessions, with due participation in different projects, Assignments, e-learning processes and home works.



SUPERVISED INTERNSHIP



The speciality of the Internship is that the students will have the privilege of working in establishments after their completion of the above program and thus would be put in a regular working environment which ensures practical work experience in the areas they have been trained. This obviously ensures their acclimatizing themselves with different work areas of the industry they work with vis-a-vis gives them an opportunity to learn the work culture of those organisations where they



work. This would be an Internship associated with payment, wherein the students would be reporting to their immediate reporting authorities, thus paving way for their self-assessment as to the areas where they should show improvement and efforts. The importance of such internship would be to apply the theory they have learnt during their class room learning which indeed is unique unlike other learning methodologies. Here the internship also gives the students an opportunity to gel with the local staff and their working hours.

PLACEMENT @ BANKEDGE

At BANKEDGE we mean every word of the phrase “START WITH TRAINING -FINISH WITH A JOB” this is the core of what we do at Bankedge. When you come to us and enroll for a program with us, we are committed to make your dream of getting a stable secure opportunity with the best of the Banks or financial institutions come true. Our dedicated Placement Cell called PICKUP works towards this objective with a clear focus and passion.

PICKUP team is in constant touch with leading Banks and various recruitment partners to anticipate their manpower needs, and respond quickly to their staffing requirements by providing them with our trained talent pool of banking professionals among our ready to be placed students.

BANKEDGE promises a GUARANTEED PLACEMENT OPPORTUNITY with Private Banks and Financial Institutions to all our students who enrolls for FINSTREAM!

THIS IS A BANKEDGE GUARANTEE!

And we are confident that with our methodology, our content and our approach you will be a “READY FROM DAY ONE” candidate who is the preferred choice for these banks.

You may feel encouraged to know that our placement cell has successfully placed candidates at responsible positions in banks like ICICI Bank, AXIS Bank, Kotak Mahindra Bank, Yes Bank, IndusInd Bank, Federal Bank, IIFL, Muthoot Fincorp and many more.

So rest assured a job is surely waiting for you at the end of your program!

The word "CAREER" is written in large, bold, black, serif capital letters across the bottom of the page. A red pen tip is visible at the bottom left corner, pointing towards the word. The background is a light grey gradient.



FINSTREAM - ADMISSION PROCESS

Eligibility Criteria -

Minimum 12th Std. Pass with 50% marks

Admission Test and Interview -

Students are selected for this program based on the basis of an Aptitude Test and a Personal Interview. The Pre-Admission Aptitude Test is known as BANKEDGE Banking Aptitude Test (B-BAT). In this test, the candidate will be tested on various sections including English Language Ability, Numerical Ability, Logical Reasoning and Basic General Knowledge Test. The student will have to pass this test with 50% score, post which BANKEDGE Interview Panel will be conducting a Personal Interview with the student and based on the performance of the student in this round the panel will decide whether to select or reject the candidate for the FINSTREAM Program.

Program Fees and Payment Structure -

The total program Fees for this program is INR 90,000/- + 18% GST. The payment of this fees can be done at the time of enrolment via Cash, Cheque, Credit / Debit Card or DD / Pay order. The student can also opt for EMI Payment Plan. The details of the EMI Plan are available at the centres.

Student Facility-

Students get various facilities at BANKEDGE including Welcome Kit, Online access to 100 Hrs. Self-Learning Student Portal, Access to Learning Management System (LMS) Portal, Career Development Modules, Internship Preparation Module etc.



JOB ROLES AFTER COMPLETION OF FINSTREAM -

Banking Sector- The roles offered are in the area of Officer / Asst. Manager Position. They can be classified into following :

Cashier / Teller / Teller Authoriser	BackEnd Officer (Compliance Team)
Personal Banker (PB)	Officer - Retail Operations Team
Welcome Desk Officer	Officer - Financial Crime Management - FCM Team
Customer Service Officer	Officer - Client Relationship Partner (CRP)
Relationship Executive	Officer - Business Relationship Partner
Loan Officer	Officer - Cash Collection Payment Hub
MIS Executive	Officer - Central Processing Unit

Non Banking Financial Sector (NBFC) - This is one of the largest employer of the BFS specialist, for example Muthoot Finance, Muthoot Fincorp, IIFL, IndiaBulls, Reliance Fincorp etc. Some of the roles available in the Non Banking Financial Sector are :

Operations Executive	Back Office Executive
MIS Executive	Booking Officer
Customer Care Executive - Gold Loan	Loan Manager
Customer Relationship Officer	Gold Inspector
Valuation Officer	Unit Manager

THEIR SUCCESS IS OUR PRIDE!!!



Name: Akshay Pawar
Centre: Borivali
Program: PROBE



Current Organization: Axis Bank
Designation: Officer-Finance & Accounts-Central Office Worli

PROBE training provided me with very sound practical knowledge of all day to day business operation. This helped me to understand and perform those operation in a better way.



Name: Surekha Bendale
Centre: Vashi
Program: PROBE



Current Organization: Kotak Mahindra Bank
Designation: Officer-KYC, AML

BANKEDGE has played a very vital role a given a start to my career. The best thing about the course is the practical exposure onto banking and financial processes which gives you a hands on experience before you start your job. Faculty at BANKEDGE is very Knowledgeable and experienced in the field of banking.

I joined Kotak Mahindra Bank as KYC-AML Officer and later I was Promoted to Assistant Manager in the same division.



Name: Komal Kanojia
Centre: Andheri
Program: PROBE

Current Organization: YES Bank
Designation: Officer-Retail Operations



A job with proper knowledge makes the transition from Student to Professional life seamless. That's what BANKEDGE did to me. In BANKEDGE, I've always witnessed an environment for the all-round development of every individual.

If someone wants to pursue a career in banking, then without a second thought one should choose BANKEDGE. In my perception, I've always found this organization delivering on their commitment with utmost honesty and integrity while inculcating the knowledge base and human relation skills of lurching oneself.

THANK YOU BANKEDGE!!!!

your advantage

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= LUDHIANA = MEERUT = NOIDA = INDORE = GWALIOR = SURAT = BHAVNAGAR = KONNAGAR = GUWAHATI
= WARANGAL = KUKATPALLY = AMEERPET = NIZAMABAD = RAIPUR

CENTRE DETAILS: