# Why Skills Matter? To Make Your Career a Success

Retail Banking
& Financial
Services



To get a graduate job in Banking & Financial Services you need to convince recruiters that you have the skills to do the job well. But which of your skills should you be making a big deal of in your applications and interviews?

## **ABOUT BFSI SECTOR**

Banking is the backbone of a nation's economy. As per the Reserve Bank of India (RBI), India's banking sector is adequately developed with necessary regulations and statutory requirements. Banking set-up in India is one of the most stable sectors and has weathered both domestic & global upheavals. BFSI (Banking, Financial service & Insurance) sector in India is expected to be third largest domestic banking sector by 2050 and is currently valued at Rs. 170 trillion. Being the largest microfinance market in the world, about 179 accounts are opened every minute across the length & breath of the country. Additionally, India is also expected to be the fourth largest private wealth market globally by 2028 and with robust growth in the retail sector.

Indian banking industry consists of 27 public sector, 21 private sector, 49 foreign & 56 regional rural banks. Their services include core banking, retail, private, corporate, investment, credit /debit cards and also stock-broking, payment gateways, mutual funds, insurance covers etc.



## **CHALLENGES**

However, the BFSI sector is also facing its share of challenges. One of the most dominant challenge is of retaining profitability and showing sustainable growth in the coming years. Government's agenda of pushing for financial inclusion means making banking services available for the entire population (urban, rural, BPL etc.) and penetration in in all socio-economic segments which was not done earlier. Conventional banking set-up is not geared for this growth and hence the focus will be to find a solution which is practical and viable. Report from NABARD says that out of 46 million farmer households only 28 % are getting loans for farming sector and rest are not getting access even and this poor population is dependent on traditional barrowings from bhomidars.

## **SOLUTIONS**

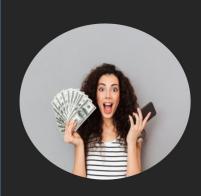
Recent amendments to the banking laws have created a positive impact on the BFSI sector and RBI is granting new banking licenses to new entrants in this sector. New banks will lead to new job opportunities, roughly estimated to about 5000 vacancies. The banking sector comprises of private, public, regional, co-operative and foreign banks. In addition, NBFCs (Non-banking financial companies) also have a constant need of trained personnel.

Banking is one of those sectors that needs a diverse mix of domain knowledge such as law, accounting, investment banking, taxes, customer service, sales and so on. Being the backbone of an economy, it will never be out of employment opportunities.

## How does that help YOU?

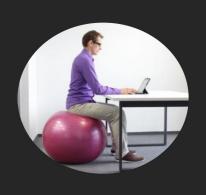
Banking is booming industry these days. Lots of bank openings are there public sector banks as well as private sector banks. Banking and Financial sector are developing at an alarming rate. Every year, thousands of Bank Job opportunities are offered by Banks and Banking Institutions. Banking sector gets lakhs of bank job applications every year.

A large number of candidates are opting banking as career due to growth opportunities. Let's check the scope and good reasons behind choosing banking as a career.



## **Good Salary**

Exactly!!!! Salary is best reason to join any industry. Its true that banking industry offers good remuneration to the employees. Banks also offer added benefits to their employees like minimum Rate of Interest on loans, Medical benefits, Pension benefits and so on.



## **Job Stability**

Banking Industry has job safety as well as job stability. Banking job is a public sectors job lasts for 60 years. One who is aspiring to chose banking as a career are in right direction. There is stability in job and one can get internally promoted through internal exams and through seniority.



### **Challenging Job**

Banking sector is no more limited to traditional lending and depositing. With the introduction of latest techniques and formulations in banking industry, this sector has become much more appealing and challenging. Today's youth demand challenging role. So for them, banking would be good option to choose.



## **Anyone Can Join**

Banking sectors offers jobs for candidates from all fields comprising Engineering, Finance, Computers, Law, Marketing, Technology, Graduate, Post Graduates and so on. The candidates from any field of education can apply for banking sector Job.



## **Fixed Job Timing**

Banking Sector has fixed working hours. It does not cause much tension and stress as other private jobs does. Due to fixed job timing, one can get enough spare time to spend with near ones and dear ones.

## Why A Banking Operational Skills Program is Important before You Join the JOB

The banking profession today demands excellent communications and customer service skills. In addition, a strong command on bank operation is a must-have for bankers. All the three skills result from training and practice. Are we equipped for self-training?

If you have always aspired to become an efficient banker, or you see banking as a great career option for you in the recent years – you have a chance to refine yourself. A bank training program can help transform your passion and intent into a transformation.

Become a better banker by selecting the most appropriate course. Do not fall in the trap of managing the practice by yourself. You need an enablement, and then your voluntary practice begins.

## A bank training program can prove beneficial because of its

Banking isn't just a career now. As an aspirant, you need to think more about the difference you are going to bring to this sector that caters to and impacts the lives of a huge population of the country. In conclusion, widen your vision, capabilities, and career success by joining an Banking Course in India with **FDUBRATF** 

## Why with us?

Our programs are aimed to identify the areas of concerns in Job Ready skills of candidates and coach them in their weak areas to improve their as a whole. Since Job ready skills is so an important part of everyone's life, **EDUBRATE** is an institution that effectively bridges the gaps between individual talent and capabilities with the actual dynamic demands of the banking industry.

## We have specific preparation tactics that will help an individual to develop professional Skills

- **Very Low Cost, High Productive Resource** Our training courses are brought to you at the most affordable price and led by passionate instructors who can inspire in you the determination to do your best.
  - **Interactive Teaching** Learning Methodology The teaching-learning process used for the programs is totally interactive.
- **Experienced Faculty** The faculty consists of experienced trainers with rich domain expertise, who make it an enriching learning experience for all our students.
  - Career oriented Course Content A very important factor which has been kept in mind while designing all the course content is to make it relevant for the industry's needs. With these courses you will get a head-start in your career. Curriculum designed and updated as per Industry requirements
- **This certification** carries professional recognition in the BFSI sector.

## **About Banking Operational Skills Program**

The course is designed as per industry requirements with the help of various experts with years of experience in the Banking and Financial Services industry. The course gives an in-depth understanding about the various aspects of the Banking & Financial Service Industry. The course provides practical knowledge of operational aspects of the Banking sector as well as the Sales aspects like selling process, relationship management. This course will give you a comprehensive picture of the banking industry and prepare you for a career in either front end operations or back office operations. Your chance to get into the high growth, high potential banking industry starts with this course.

## **Key Highlights**

- **Course Duration:** 3 Months / 3 Days a week/ 2 Hrs. Per Day / Weekend batch.
- Mode of Delivery: Blended Mode & Classroom Mode
- No of Hours: 120 Hours (Overall)
- **Projects:** Industry Driven Projects & Case Studies
- Level: Basic to Advanced

above all, EDUBRATE has proven to be one of India's most trusted Banking Training Institutions.

## **Program Curriculum**

- Introduction to Financial Markets and Institutions
- The Structure of the Indian Financial System
- Classification of financial institutions
- Financial Products and Services
- Financial Management
- Retail Operations
- Cheque & Clearing Settlement
- Transaction Operations
- Digital Banking

- Cash Management Service
- Risk Management in Banks & NBFCs
- Money and Interest
- Accounting
- Frauds In Banking Operation And Preventive Vigilance
- Negotiable Instrument Act,1881
- Bankers Book Evidences 1981
- Banking Regulations Act, 1949
- BCSBI- Banking Codes and Standard Bureau of India
- BASEL, Corporate Bank

- Industry Driven Projects & Case Studies
- Soft Skill
- Customer Service
- Interview Preparation

# Who Should Pursue?

Banking sectors offers jobs for candidates from all fields comprising Engineering, Finance, Computers, Law, Marketing, Technology, Graduate, Post Graduates and so on. The candidates from any field of education can apply for banking sector Job.

- The candidate should have completed the Bachelor's Degree with minimum of 50% aggregate marks in any stream from a recognised College /University.
- Pursuing graduation last year or post graduates willing to start their career with a Banking & Finance
- Working professional seeking a career in Banking & Finance
- Below 26 years of age at time of admission
- 50% or above in class X, XII and Graduation / Post Graduation.

## Eligibility Criteria

## **Program Certification**

• A solid credential that makes you more marketable, leading to better job opportunities.  Credibility and respect in the workplace

 Validation of achievement in an industry-valued skill  Increased knowledge, leading to increased job satisfaction

 Viable career path, leading to higher level positions





## **Cost Effective**

True to our vision we intend to reach out to maximum candidates to bring out the best to our society. With nominal fees for all, we would like to welcome all with a smile and have a happy beginning to their career.



## Our Empowering Faculty

The level of knowledge of the instructors is one of the important factors to consider before choosing the any course. In banking courses, instructors have accomplished industry leaders that are affiliated with reputed institutions.



## Talk to us

We can help you with course & career questions.



## **Explore More**

Get in touch any time, there's always room for more talent. Reach out, connect and learn



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