

## POST GRADUATE CERTIFICATE IN RETAIL BANKING



**ifbi**

Institute of Finance, Banking & Insurance

## CREATING TOMORROW'S FINANCE PROFESSIONALS

It's boom time for the Indian economy. Last year, Retail Banking witnessed a 30% growth, with the top banks experiencing a rise of as much as 70%. Insurance grew by 50%. Mutual Funds further rose by 33%. And a 35% growth in Credit Cards put the power of plastic in every man's pocket. The sensex, too, out-performed most of the major Asia-Pacific markets.

Today, the banking sector employs 9,00,000 people and with full reforms in place, it could accommodate as many as 15,00,000 professionals.

However, one of the crucial impediments to growth in this industry is the acute shortage of skilled manpower. Banks are already facing problems with respect to sourcing, training, nurturing as well as retaining such talent. Hence, the need for the new-generation finance professional. Someone who possesses the solidity of knowledge in the domain and blends it with new skills, traits and attitudes. In short, a modern banking professional, for a modern banking sector.



## INSTITUTE OF FINANCE, BANKING AND INSURANCE (IFBI)

The Institute of Finance, Banking and Insurance has been set up to cater to the manpower needs of the exponentially growing Financial Services Sector in India and abroad.

IFBI was jointly conceived by NIIT and ICICI Bank – two leaders in their respective fields – and reflects the strengths of both these parents. NIIT's expertise in the design and conduct of distributed non-formal education and its experience of manpower development for India's IT sector, are combined with ICICI Bank's domain-knowledge across the spectrum of financial services and its leadership status within the banking sector. An unbeatable combination for the student and the industry.

The Banking Sector is IFBI's initial focus - creating entry-level manpower ideally suited for modern day banking at the new private sector and foreign banks. Other shorter programs cater to skill upgradation needs. All these program offerings blend the core domain knowledge and usable skill requirements with technology-familiarity, customer-handling skills, appreciation for sales and marketing, effective communication skills and an infectious positive attitude.

IFBI uses a unique teaching process that includes collaborative learning tools, blended learning, supervised internship and other methods derived from NIIT's research in this area.

IFBI has set up exclusive education centres in 10 locations - Delhi, Mumbai, Chennai, Bangalore, Kolkata, Hyderabad, Ahmedabad, Pune, Nagpur and Bhubaneswar and intends to proliferate to other locations soon.

IFBI commenced operations in October 2006 with its inaugural six-month, full-time program, the Post Graduate Diploma in Banking Operations (PGDBO).

On successfully completing the program, the students of the first batch were recruited by India's largest private sector bank, ICICI.

IFBI now announces its new program - **POST GRADUATE CERTIFICATE IN RETAIL BANKING (PGCRB)**. A program developed for final year students and working professionals, designed to create first-day-first-hour, industry-ready, entry-level professionals for the banking sector.



## POST GRADUATE CERTIFICATE IN RETAIL BANKING (PGCRB)

The Post Graduate Certificate in Retail Banking (PGCRB) is a 5-month program developed for final year students and working professionals, designed to create first-day-first-hour, industry-ready, entry-level professionals for the banking sector.

This program will help students realise their ambition of a career as a banking professional.

### The program advantages are:

- It allows part-time training with convenient evening timings, enabling students to pursue their current activities without disruption
- The program content is co-designed with the banking industry and meets the skill requirements of entry-level professionals to the industry
- IFBI's Placement Assistance program, that helps create internship and recruitment opportunities for students after completion of PGCRB
- The option to upgrade to the PGDBO program.

### PROGRAM CONTENT

The content of PGCRB have come from established text and literature as well as from the real-life experiences of practicing bankers who are a part of the content-development team. This is one area where IFBI's strong association with leading banks has played a prominent role. The core content of the program is delivered over 5 months of class work and consists of the following four courses:

#### Course – 1 Banking Foundation

The Banking Foundation course has five modules namely Basics of Banking, Basics of Information Technology, Business Environment, Professional Communication and Soft Skills.

#### Course – 2 Retail Banking

The Retail Banking course takes the participant through different areas of real market place interaction with the customer. It gives a detailed insight to the different types of customers in banking terminology and the day to day activities including various deposits, payments, remittances, and collection and clearance services. Further it takes the banking aspirant into the details of the various cash management services, Documentary Billing Collection and even inter-banking settlements for customers with multiple accounts and services with the bank. This course encompasses theories in the high end side of retail banking. It familiarises students with different distribution channels that a bank employs to reach out to its customers. It also throws light on the DEMAT operations which have brought the stock exchange to the desktop of consumers.

#### Course – 3 Applications Software in Banking Operations

The Applications Software in Banking Operations is hands-on exposure to a typical banking software package solution. The computer room exercises are scheduled to coincide with coverage of the relevant topic in the class room. The exercises cover all topics in the foundation and retail credit modules.

#### Course – 4 Project



## POST GRADUATE CERTIFICATE IN RETAIL BANKING (PGCRB)

### THE TEACHING-LEARNING PROCESS

The methodology of teaching-learning has been carefully designed, with distinctive elements like case-studies, project-work, self-paced e-learning, simulation exercises, role-plays, Information Search and Analysis (ISAS) assignments, collaborative group activities and a supervised internship. It not only makes learning effective and ensures retention, but also develops essential professional attributes like problem-solving, effective communication, self-learning, team work, deadline orientation, multi-tasking, cross functional capabilities, application orientation and IT usage.

The study material is elaborately laid out in a learner-friendly manner in the courseware with adequate real life illustrations, exercises and group activities. The teaching-learning methodology is comprehensively supported by a Learning Management System (LMS). This online web-based system includes supplementary e-learning and other material, online submission of assignments and online testing.

### EVALUATION AND CERTIFICATION

Both the classroom teaching and the internship phases of the program are evaluated periodically. Tests, quizzes, assignments and project-work form the evaluation instruments used during the classroom phase, while during internship, candidates are evaluated on their professional personae and work performance.

The transcript finally received by students reflects scores obtained in the four courses.

To qualify for the PGCRB title, candidates should have scored a minimum of 50% marks in each of the four courses.

Tests during the classroom phase are administered online through the Learning Management System (LMS), which gives students ample opportunities to improve their performance.

## PLACEMENT ASSISTANCE FOR THE PGCRB PROGRAM

Candidates who enrol will receive placement assistance on successful completion of the program, subject to fulfillment of academic and placement assistance guidelines. The placements will be with IFBI's partner organisations and is subject to the candidate meeting an eligibility criteria.

## ELIGIBILITY FOR THE PGCRB PROGRAM

- Final Year Graduation students with an aggregate of 50% marks up to 4th or 6th semester.
- Graduates who have scored minimum 50% marks in graduation
- Less than 25 years of age

PGCRB Fees	Rs. 43,000 + Taxes as applicable
Admission fee	Rs. 5,000 + Service Tax
Registration fee	Rs. 10,000 + Service Tax
1st installment due on the 1st month after registration	Rs. 10,000 + Service Tax
2nd installment due on 2nd month after registration	Rs. 10,000 + Service Tax
3rd installment due on 3rd month after registration	Rs. 8,000 + Service Tax

### IFBI ADVANTAGE

An NIIT venture with equity participation by ICICI Bank • Career preparation programs in Banking and Insurance • Employment offer at the time of enrolment • Skills enhancement courses • Domain, technology and application competency development embedded in all programs • Job-readiness through industry internships • Exclusive IFBI campuses across the country • Comprehensive Learning Management Systems with online assessments • Placement assistance • Bank loans and scholarships



Institute of Finance, Banking & Insurance

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**IFBI CENTERS:** **DELHI NCR ADMISSION OFFICE:** G1&2, Chiranjeev Towers, Nehru Place, New Delhi-110019; **NCR Centres:** Nehru Place, Rajouri Garden, Gurgaon; **MUMBAI:** C3 Ground floor, Balarama Building, Bandra Kurla Complex, Bandra (East), Mumbai-400051 (Adjacent to Family Court & Opp Sales Tax Office); **HYDERABAD:** 2nd Floor, 205 & 206, Babukhan Estate, Basheerbagh, Hyderabad-500002 (Next to Lal Bahadur Stadium); **CHENNAI:** 1st Floor, 27 & 28 Dowlani Towers, Dr R. K. Salai Road, Mylapore, Chennai-600004 (Next to Standard Chartered Bank; Opposite Sri Krishna Sweets); **BANGALORE:** 1st Floor, No 74-2, Sanjana Plaza, Elephant Rock Road, 3rd Block, Jayanagar, Bangalore-560011 (Above Spencer's Daily); **KOLKATA:** 3rd Floor, 3A Shakespeare Sarani, Beside AC Market, Theater Road, Kolkata-700071; **AHMEDABAD:** 303, 3rd Floor, 3rd eye Building, Panchvati Circle, C G Road, Ahmedabad – 380006; **PUNE:** Ground Floor, Kapil Towers, Near RTO, Sangam Bridge Pune - 411001; **NAGPUR:** 3rd Floor, Bajaj Wing, Mangalwari Complex, Sadar, Nagpur - 440001; **BHUBANESWAR:** 2nd Floor, 610, Sahid Nagar, Bhubaneswar - 751007.

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