



INTRODUCTION

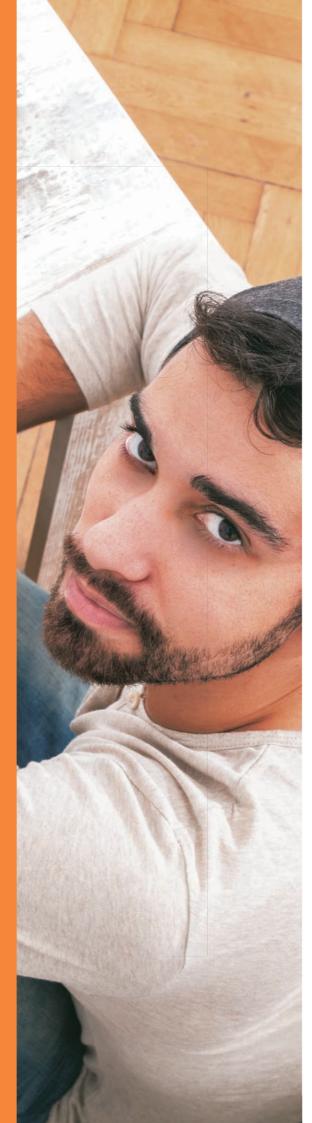
India, with a population of more than a billion and rising per capital income, provides an enormous opportunity for the Banking, Financial Services & Insurance (BFSI) sector organisations to expand by introducing new products, leveraging technology, deploying innovative strategies and ramping up distribution networks. Contributing 10% of our GDP, the Banking Financial Services and Insurance (BFSI) sector would be growing to generate about 1.8 million new jobs by 2022. And, over next 5 years, the banking industry is expected to double its business to 2 trillion USD. In orde to achieve this growth, India desperately needs a pool of highly skilled and trained banking and finance professionals.

Banking is one of the most sought-after career choices among students. It is an entry into a well-paid and respectable career Though it may appear that these jobs are meant for commerce/economics students, but the fact is that majority of bank officers are from different streams of education.

The emergence of technology-driven, new private sector banks has broadened the scope and range of banking services. Now, banks are in the business of mutual funds, securing business credit cards consumer loans, housing loans, besides trading in gold and forestactivities.

There are front office personnel in all banks, and then there are supervisors who handle most back-office operations like - completion of transactions, general ledger work and overall supervision.

ANIIT programme in Banking & Finance prepares undergraduates across roles in the BFSI sector, namely: Branch Banking, Customer Acquisitions (Sales), Front-Office operations, Back-Office operations Wealth Management, Customer Service and Relationship Management.



SKILLS REQUIREMENT FOR PROFESSIONALS IN BFSI SECTOR

Generally BFSI organisations look for good communication skills, good interpersonal skills and the ability to deal with customers, an alert nature, and basic knowledge of the industry. Good computer knowledge is always preferred.

As one of the fastest growing segments of the economy, banking is facing a huge shortage of skilled manpower.

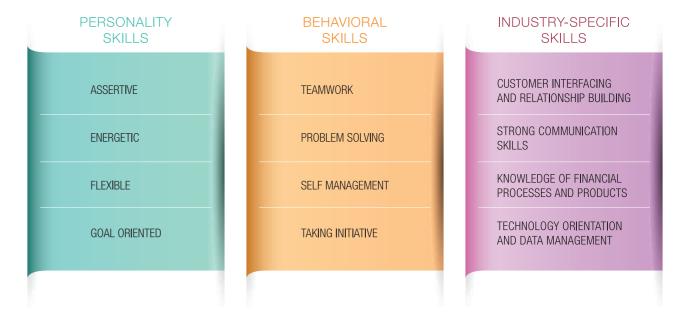
And the shortage is only going to increase, which means there's a far greater career opportunity for you right here, because even today, only 30-35% of the population is served by formal banking.

With the planned announcement of the new licensing

policy, more banks are expected to be established and requirements of manpower with the requisite skill-set are expected to shoot up.

Banks will require a large number of people, trained not only for specific skills in the banking domain, but more importantly in customer service, selling, banking application software and possessing an infectious positive attitude.

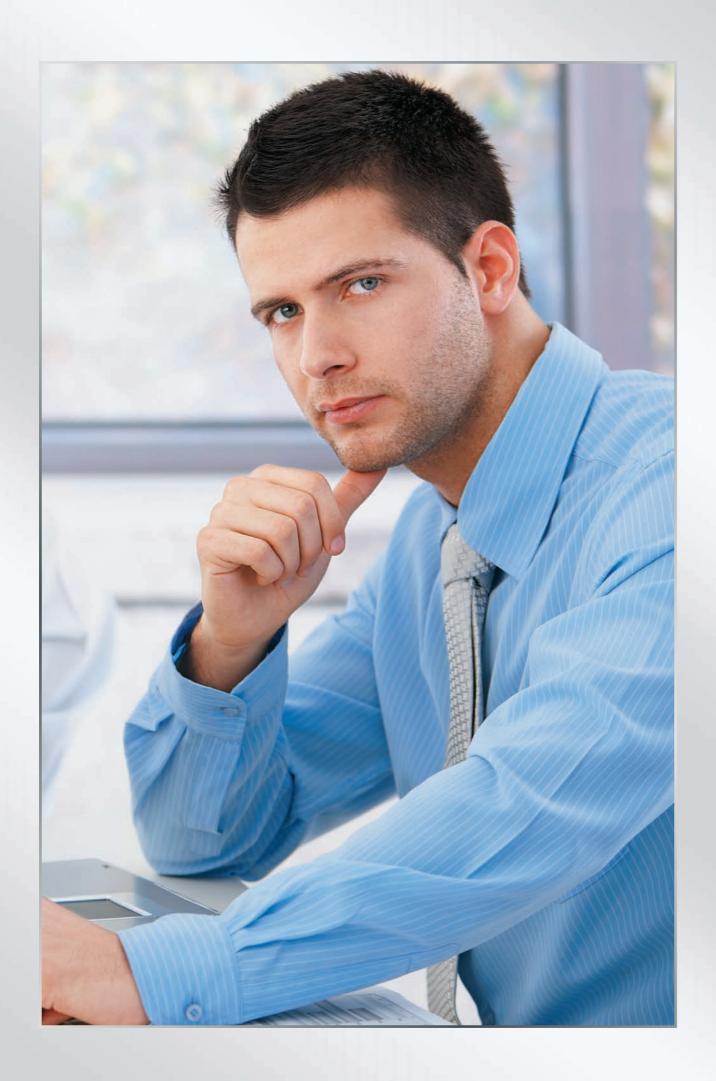
In short, a modern banking professional with the mentioned skills for the modern banking sector is the need of the hour.



For example, the to-be banker is expected to have the following specific skills:

- Complete understanding of various retail banking products & operations
- Understanding of regulations governing banking and the ability to work in a regulated environment
- Sound understanding of standard operating procedures
- Bank MIS System & Knowledge of banking software like Finacle
- · Good accounting skills (in case of back office)
- Preparing reports, MIS, etc.

- Basic knowledge of computers
- Ability to detect fake notes using UV ray technology (RBI clean note policy)
- · Orientation to pick up KYC norms & adherence to processes
- · Good communication skills
- Ability to understand customer needs and suggest suitable products
- Integrity and high energy level



COURSE CONTENTS[^] AND DURATION

PLACEMENT* AFTER GRADUATION

	EX	lΤ	PR	OF	ILE
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				EXIT PROFILE
	Term 7	 Advanced Retail Banking Operations using Finacle Industry Orientation and Career Planning 	11 weeks	ANIIT in Banking and Finance
YEAR 1 TO YEAR 3 OF COLLEGE	Term 6	Financial Products & ServicesFinancial Planning & Wealth Management	12 weeks	
	Term 5	 Selling & Relationship Management for Banking and Finance Retail Banking Products & Process 	15 weeks	Diploma in Finance and Accounting
	Term 4	 Indian Banking Industry & Regulatory Environment Customer Service for Banking and Finance Industry Global Finance & Accounting Standards - IFRS & GAAP 	19 weeks	Advanced Programme in Finance and Accounting
	Term 3	 Advanced Accounting Concepts Corporate Finance & Management Accounting Global Financial Processes R2R, P2P, O2C Professional Skills I 	14 weeks	Professional Programme in Finance and Accounting
	Term 2	 Indian Banking Industry & Regulatory Environment Introduction to Accounting Concepts, Double Entry System and Book keeping and IT, TDS & GST Taxation Using Tally.ERP 9 	12 weeks	Foundation Programme in Finance and Accounting
	Term 1	 Work-smart with MS Office & the Internet Advanced Excel Tools & Techniques for Financial Accounting Computerised Financial Accounting Using Tally.ERP 9 	15 weeks	

 $^{^*\}mbox{Placement}$ assistance from NIIT subject to clearing placement eligibility norms.

[^]Programme contents may change during the course of the programme to meet the industry requirement.

PROGRAMME DESCRIPTORS

TERM 1 (15 WEEKS)

Work-smart with MS Office & the Internet

This course bridges the gap between technology and users. This course introduces the learner to the various application areas of IT and enables them to explore various components of a computer. In addition, it provides the skills to work on Windows environment and enables them to work productively using computers and solve their day-to-day tasks efficiently by using MS Office. Further, it introduces the Internet and elaborates on its uses in day-to-day life and explains the various ways of troubleshooting and securing a computer.

Advanced Excel Tools & Techniques for Financial Accounting

Organisations need accurate and updated information to analyse and to take quick and effective business decisions. This information should be readily available at a unified location in a presentable format. To achieve this, organisations need to gather, organise, and analyse information manually or automatically. A spreadsheet tool such as Microsoft Office Excel enables you to streamline and enhance organisation's reporting needs with templates, charts, graphics and formulas, which will allow the data to be analysed in a variety of formats. The Advanced Excel Tools and Techniques for Analysing Data course helps lay the foundation of a smart office worker, who is good at analysis and utilising office tools to the best of his/her ability.

Computerised Financial Accounting Using Tally.ERP 9

The Computerised Financial Accounting using Tally.ERP 9 course enables you to operate and use Tally Business Accounting Software. Apart from learning the basics of accounting, you will learn how to set up accounts, pass transactions and manage the accounts of service and trading organisations.

TERM 2 (12 WEEKS)

Indian Banking Industry & Regulatory Environment

In this course, you will be familiarised with the Banking industry in India in an interesting and informative way. The course covers an overview of the entire industry, the key players and the key products and services offered by the banking industry in brief. It enables you to understand the concept of money and banking, role of intermediaries, functioning of the Indian financial system, its segments, players and instruments, the role of banks, various verticals in the banking industry, various products and services offered



by them, and the channels used to deliver the same. It also enables you to understand the functions of the RBI, impact of globalisation on the banking sector and the role of technology in the banking industry, among various other topics.

Introduction to Accounting Concepts, Double Entry System and Book Keeping and IT, TDS & GST

This course covers all fundamental concepts of Finance and Accounts, such as Accounting Concepts & Conventions , Accounting Process & Journal entries, Taxation - Direct & Indirect , understand current tax structures and IT Return filing as well as getting knowledge on TDS and GST

Taxation Using Tally.ERP 9

A finance and accounts executive job not only requires sufficient knowledge and learning of general accounting and book keeping, but also requires strong knowledge, skills, and implementation of various advanced financial accounting modules, such as handling complex transactions, interest calculations, budgeting, and statutory and regulatory compliances. In addition, financial accounting enables the preparation of financial statements, such as Balance Sheets, P/L, including the reporting requirements of profitability, liquidity, solvency,

and stability. Apart from conceptual understanding, this course also covers practical implementation of the preceding area of functions and generation of financial statements. In addition, the course covers applied techniques for conformance of various statutory and regulatory compliances like TDS and GST in service as well as in manufacturing organisations. Finally, the course also provides an overview and significance of 'Accounting Standards.'

TERM 3 (14 WEEKS)

Advanced Accounting Concepts

Building your skills on working in Tally.ERP 9, this covers payroll process as well as gives knowledge about working on retail sectors by using Point of Sales (POS). Another interesting and useful aspects of Tally .ERP9 viz interest calculation and budgeting in Tally.ERP 9 and Advanced inventory calculation like free samples and different billing quantity are also covered in the module.

Corporate Finance & Management Accounting

In today's corporate environment, the finance and accounts executive is considered not only as an accountant for keeping books of accounts but also as a custodian of funds for all the stakeholders. The finance



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portfolio deals in varied areas, such as decisions in raising funds, investment of funds, proper and effective distribution of funds, price of funds, etc. Therefore, the finance and accounts executive is also expected to have enough proficiency and capability not only to understand and decide transactions, but also to explore alternative sources of raising funds and be responsive on their utilization. The prime objective of this course is to make the learners understand how efficiently financial statements are prepared and how these financial statements are utilized for decision making. This course also covers the concepts, such as Working Capital Management, Project Viability, Capital Budgeting Methodology, Credit Management, Operational reports, etc.

Global Financial Processes R2R , P2P, O2C

Learning Management process which involves collecting, processing and delivering relevant, timely and accurate information using Record to Report (R2R) is a requisite for Finance and Accounting. You will also gain exposure to the process of requisitioning, purchasing, receiving, paying for and accounting for goods and services of P2P and the process of Order-to-Cash (O2C)

Professional Skills I

The first step in starting a career is to create a positive impression. Dressing for success is important to create a first impression, but this needs to be substantiated with an articulate and logical verbal style. In this course, a learner will practice and develop speaking skills to present themselves to others, apply techniques for active listening, maintain a conversation, and learn to express thoughts and ideas in a logical and sequenced manner. In addition, the learner will be able to overcome public-speaking challenges, prepare speeches, and give presentations.

TERM 4 (19 WEEKS)

Indian Banking Industry & Regulatory Environment

Understanding the evolution of money and banking, you gain insights into the working of financial intermediaries



and Indian financial system. You get to understand the role of banks, technology and trends in banking, the regulatory environment and KYC and AML guidelines as well as business ethics and consumer

Customer Service for Banking and Finance Industry

This course covers skills that form part of the core competencies that an employee is expected to have in order to add value to the organisation. Since customer orientation is a key differentiator in the financial services industry, the interactive sessions prepare you for a customer driven mindset and practices. In this me, through activities and role plays, you learn how to interact with customers during the acquisition phase and how to service customers, retain customers and create customer delight. The module covers the art of saying "No" tactfully, assertiveness and handling irate customers. This module also reinforces skills like customer service recovery.

Global Finance & Accounting Standards - IFRS & GAAP

The Global Financial Accounting Standards - IFRS & GAAP course enables you to understand, apply and interpret these accounting standards in different business scenarios and transactions, and identify the compliance requirements in preparation and presentation of financial statements as per IFRS & GAAP. This will be of great help once you join the finance department of an organisation.

TERM 5 (15 WEEKS)

Selling & Relationship Management for Banking and Finance

This course gives you the skills needed to build businesses in banking operations like customer acquisition, building, nurturing and retaining relationships for mutual benefit by enhancing customer delight. In the process, it acquaints you with the nuances of selling, develops selling skills, cultivates the ability to interact professionally with customers, and enhances the capability to build long-term relationships and influence their decisions. It covers all critical selling skills like listening, building rapport, presentation, probing, objection handling and closing.

Retail Banking Products & Process

This course takes you through different aspects of retail market place interaction with the customer in a banking context. It gives you a detailed insight on the core aspects of retail banking like knowledge of different types of customers, day-to-day activities including various deposits, payments, remittances, collection and clearance services, cash management services, documentary bill collection, inter-bank settlements for customers with multiple accounts and services with banks, etc. You will understand the other various services provided by banks like collection of utility bills, collection of taxes for both central and state governments and provision of security and safe deposits, travel cards and traveller's cheques, etc.

TERM 6 (12 WEEKS)

Financial Products & Services

Through this module, you will learn about schemes and benefits offered by mutual funds in detail along with the various options and include a discussion on new fund offers. Further, the module covers DeMat services, different types of share capital and equity market, various stock associations, indices used in the stock market and other financial products and services. You will gain the knowledge necessary to understand the uniqueness of each one of them and differentiate between the various available products.

Financial Planning & Wealth Management

Through this course, you will learn about the use of various quantitative tools that can be used to analyse the profitability of an investment and choose between two or more investment options. The course provides the knowledge about various tools and models that can be used to study the relationship between returns and risks and calculating the risks attached with the expected returns. In addition, it provides the knowledge about two broad schools of thoughts - fundamental analysis and technical analysis, that are used for estimating the value and price of a security. You will also learn about the process of developing a financial plan taking into consideration the current socio-economic trends and investor behaviour. In addition to the above, the course

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also discusses the wealth management aspect of financial planning.

TERM 7 (11 WEEKS)

Advanced Retail Banking Operations using Finacle

The course Advanced Retail Banking Operations using Finacle is based on Finacle banking solution from Infosys Technologies Ltd. This course has been designed by using screenshots of various operations performed using Finacle. This will enable you to understand the processes of various day-to-day banking operations. This course covers various banking operations such as, creating customer identification number, opening an account, closing an account, issue of cheques, and stop payment of cheques. In addition, it also covers the processes of

daily transactions of a bank such as - cash withdrawl, cash deposits, Demand Drafts (DDs), Term Deposits (TDs), and Flexi Fixed Deposits (FFDs). This course contains instructor-led content followed by hands-on working to help retain the knowledge of various processes in Finacle.

Industry Orientation and Career Planning

Through this course, you are familiarised with the BFSI industry (Banking, Financial Services and Insurance industry) in India in an interesting and informative way. The course covers an overview of the entire BFSI industry, the various products offered and the key players in each sector. In addition, the course outlines the various roles, career opportunities and possible growth paths in BFSI Industry.



PLACEMENT

NIIT's Placement team is associated with over 900 organisations; it generates openings and facilitates the recruitment process.

Placement Highlights

- NIIT nationally launched over 5600 careers from April '18 to June '19.
- Over 12000 openings generated from 460+ companies.
- Top hirers include HDFC Bank (IT & BFSI roles), HDB Financial Services, TCS, Accenture, HCL Technologies, Conduent, BHEL, Pinkerton, Kotak Mahindra Bank, City Union Bank, Bandhan Bank, Yes Bank, IndusInd Bank and Axis Bank.

Organisations offering > Rs. 3 lac annual salaries:

- City Union Bank
- HDFC Bank
- Capital First Ltd.
- Axis Bank
- Citi Corp.
- Lakshmi Vilas Bank
- Accenture (Banking Process)
- ICICI Lombard
- Lokmanya Multipurpose Co-op Society

Our students are working as:

- Acquisiton Manager
- Business Development Executive
- Trade Finance Officer
- Finance Analyst
- Data Analyst
- Research Associate

ADMISSIONS

Programme eligibility and selection:

- Class 12th appeared/college students with class 10th and class 12th scores >=50%
- Selection basis rating of online english communication exercise and interview



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