



# India's Favourite Practical Banking Learning Platform

Enhance your understanding of  
financial and banking systems.

**MODE**

**ONLINE**



**100% Practical  
Training**



**100% Placement  
Assistance**



## Welcome to Banking India

At Banking India, we don't just offer training — we build futures. We are a next-gen skill development platform dedicated to preparing India's youth for high-growth careers in private banking, NBFCs, fintechs, and financial services.

Founded by a team of banking experts and educators, we bridge the gap between

**classroom education** and **corporate banking careers**.

Our learners get access to

**real-time case studies, industry-certified mentors,**  
and **hands-on tools** used by banks today.

**“Our mission is simple — to make every graduate  
job-ready for the evolving financial sector.”**





# Why Choose Banking India

Your Trusted Gateway to a Successful Banking Career

01

**Career Launch Support  
100% Placement Support**

06

**Soft Skills, Sales Mastery &  
Communication Training**

02

**100% Practical Training**

07

**Corporate Internship  
Opportunities**

03

**Industry-Certified Trainers  
Industry-Vetted Curriculum**

08

**Trusted by Learners  
Across India**

04

**Real-World Case Studies  
Real-Time Banking Simulations**

09

**Certification That Counts**

05

**Resume & Interview Prep**

10

**Learning That Fits You**

**"We don't just teach. We transform careers."**

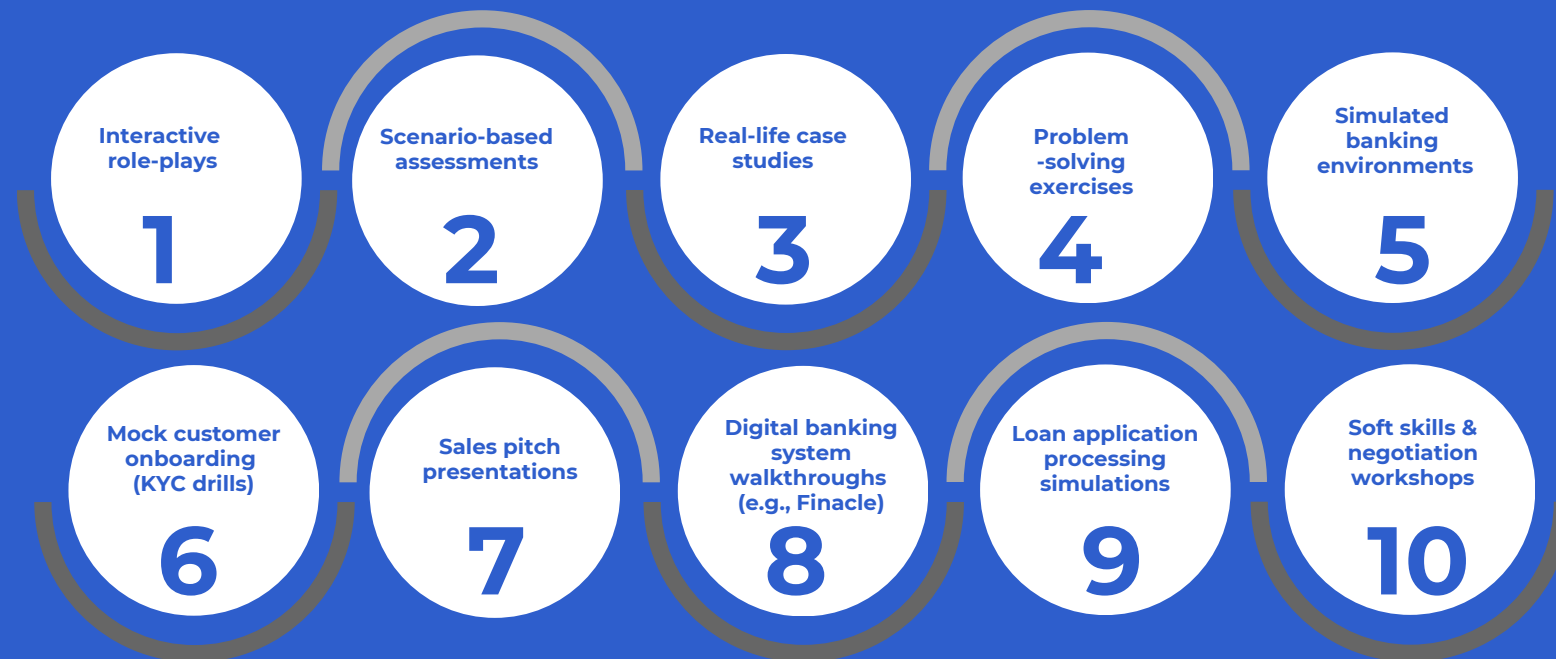


# Advanced & Professional Certificate in Retail Banking (APCRB)

Industry-aligned | Skill-focused | Career-ready

The **APCRB program** is our signature career-launching course, carefully crafted for fresh graduates and postgraduates who aspire to thrive in the dynamic world of retail banking. This 3-month intensive training journey is led by senior ex-bankers and industry professionals with deep-rooted expertise and decades of hands-on experience. The program delivers a real-world learning environment that immerses participants in the **core functions of modern banking**— from client interactions to banking products, processes, and digital systems. Throughout the course, students actively engage in **interactive role-plays, scenario-based assessments, real-life case studies, and problem-solving exercises** designed to sharpen their practical understanding and decision-making.

## Practical Learning Methods in APCRB





# Banking Course Curriculum

## Module 1 Banking Framework in India

- Introduction to Banking Sector
- Indian Financial System
- RBI & Banking Regulations
- Types of Banks in India
- Recent Developments & Trends in Indian Banking

## Module 2 Banking Operations & Core Services

- Types of Deposits & Interest Calculations
- Know Your Customer (KYC) Policy
- Types of Customers (Individual & Non Individual)
- Documents Required to Open Various Types of Accounts
- Account Opening Process & Due Diligence
- NRI Accounts (Types & Documents required)
- Law Related to Negotiable Instruments (NI Act)
- Cash Operations (Receipt & Payment) Counterfeit Notes & Clean Note Policy
- **Clearing Operations (CTS) :** Process & Benefits Payment Instruments & Electronic Fund Transfer - RTGS, NEFT, IMPS & UPe

- **Account Operations** - Non Financial Transactions (Printing of Statement, Passbook, Nomination, Form 15G / 15H, Change of Address, Dormant Account Activation)
- **Third Party Products (TPP)** - Sale & Service of Mutual Fund & Insurance Foreign Exchange
- Retail Loans (Documentation & CIBIL requirement)
- Priority Sector Lending (PSL) – overview and importance
- Banking Codes & BCSBI Guidelines (if still applicable) for customer rights
- Credit Cards / Overdraft Facility Basics (good for beginners)

## Module 3 Banking Sales & Client Engagement

- Prospecting, Customer Profiling, Cross Selling, Lead Generation & Conversion
- Customer Service Skills & Complaint Handling Use of CRM in Banking
- Sales Ethics & Mis-selling Risks
- Retention Strategies & Customer Lifecycle Management

## Module 4 **Navigating the Digital Banking Ecosystem**

- Digital Banking
- Core Banking Solutions
- Digital or Alternate Channels (ATM, Net Banking, Mobile Banking, Debit / Credit / Prepaid Cards)
- Cybersecurity in Digital Banking
- Overview of FinTech Collaborations with Banks

## Module 5 **Banking Risk & Compliance Management**

- Audit & Risk
- Compliance Tools
- Frauds & Prevention Techniques
- **Types of Risks in Banking** (Credit Risk, Market Risk, Operational Risk)
- **Basel Norms (basic overview)** — even a simplified version will add credibility
- **KYC/AML Compliance in Risk Mitigation**

## Module 6 **Mastering Core Banking Systems – Finacle Deep Dive**

- Finacle Overview
- Frequently Used Commands
- Practical Illustration



## Module 7 Investment Solutions & Mutual Fund Advisory (NISM VA Focus)

- Concept & Role of Mutual Fund
- Offer Document
- Return, Risk & Performance of Funds
- Selection of Financial Products
- Financial Planning
- **Process to Register as a Mutual Fund Distributor (ARN process)**
  - helpful for those who may want to get certified and apply it

## Module 8 Elevating Soft Skills & Workplace Intelligence

### • a) Soft Skills

Importance of Soft Skills  
Effective Communication Skills  
Customer Service & Handling Skills  
Listening Skills  
Confident Body Language  
Dressing and Grooming Etiquettes  
Professional Work Ethics  
Stress Management  
Email Etiquettes & Resume Writing  
Effective Interview Skills  
Time Management  
Negotiation Skills (very useful in sales roles)

### • b) Microsoft Excel

Introduction to Excel  
Formulas & it's Functions  
Data Formatting & Alignment  
Sorting & Filtering  
Creating Tables, Charts & Graphs  
Pivot Table  
Basic Dashboard Creation  
Lookup Functions (VLOOKUP / XLOOKUP)





## Module 9 Banking Psychology & Client Behavior

### Topics could include:

- Basics of Behavioral Psychology in Finance
- Emotional Intelligence for Bankers
- Building Rapport & Trust with Clients
- Understanding Client Needs Beyond Numbers
- Decision-Making Patterns in Investors
- Handling Difficult Clients with Empathy
- Psychology of Sales & Cross-Selling

### One Small Capstone / Project Module

Even a **Mini Capstone / Practical Project Module** at the end where learners do a case study or simulate:

- Opening an account process
- Selling a financial product
- Handling a customer complaint
- Creating a simple MIS report on Excel



# Evaluation & Assessment Process

## Program Evaluation:



### Quiz:

Conducted after every chapter to assess understanding.



### Viva:

Held at regular intervals to test practical knowledge.

### Project:

Focused on a practical banking topic, to be completed during the course.



### End Term Examination:

A final exam to evaluate overall learning.





## ADMISSION PROCEDURE:



Complete the application form.

1



Submit the required documents.

2



Your application will be carefully reviewed.

3

Upon approval, proceed

**PAY THE  
TRAINING FEE  
₹ 50,000/-**

### Eligibility Requirements:

**Age:**

Must be between **21 and 27 years**.

**Academic Qualification:**

At least 50% marks in Class **10th, 12th, and Graduation**.

**Financial Eligibility:**

A **CIBIL score** of **greater than 700**(indicating a good credit history).



# Placement & Career Assistance

We Don't Just Train. We Place.

At Banking India, your learning journey ends with a job offer.

## Placement Services Include:

- 1 Resume Building & LinkedIn Optimization
- 2 1:1 Interview Mentorship with Ex-Bankers
- 3 Mock GD & PI Sessions
- 4 Job Matching with Partner Companies
- 5 Real-time Internship Projects for Work Experience



## Prospective Recruiters

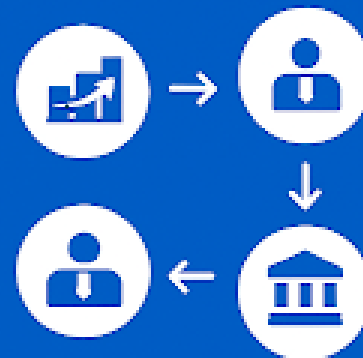
# Scope Career Opportunities in Private Sector Banks

## Scope & Career Opportunities in Private Sector Banks

The private banking sector offers diverse roles with ample growth opportunities, attractive salaries, and professional-prestige.

### Why Choose a Career in Private Banking?

- ✓ Fast-track Growth
- ✓ Attractive Salaries & Incentives
- ✓ Job Stability
- ✓ Skill Development
- ✓ Professional Prestige



### Career Path in Private Banks



Relationship  
Executive /  
Sales Officer

Relationship  
Manager  
(Retail/HNI)

Branch /  
Operations /  
Assistant  
Manager



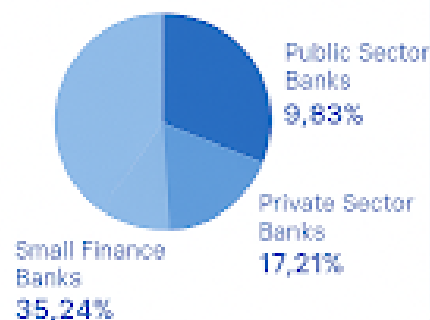
### Sectors Hiring Banking Talent

- Private Banks (ICICI, Axis, HDFC, Kotak Mhindra)
- NBFCs
- Fintech Startups
- Digital Banks & Neo-Banks
- Insurance & Investment Firms

# BANKING GROWTH INSIGHTS (2005–2025)

Curated by Banking India

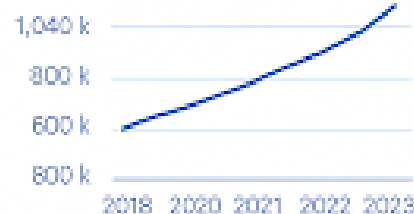
## Breakup of Banks in India – FY24



## Growth in Total Assets (FY16–FY25\*)



## Deposit Growth



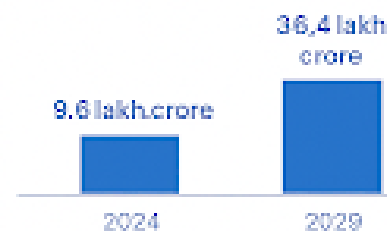
## Credit Growth



## Key Industry Trends

-  Rise of digital banking & UPI
-  Increase in fintech ecosystem size
-  Government & RBI reforms
  - CBDC, financial registry
  - Digitized KOC lending
-  Paper-based instruments becoming obsolete

## Fintech Future Outlook (2024-2029)





## What Our Students Say



**Riya Sharma, Lucknow**

I was lost after graduation, unsure where to begin. Banking India's CPBP course gave me direction, structure, and clarity. Within two months, I was placed with HDFC Bank as a Personal Banker



**Deepak Yadav, Jaipur**

The training felt like working in a real bank. From CRM tools to objection handling, everything was practical. I joined AU Small Finance Bank in sales and I'm already hitting targets!



**Sneha Nair, Kochi**

I worked in retail for 3 years and wanted to switch to banking. The RM-Pro program helped me transition smoothly. I'm now an Assistant Relationship Manager at ICICI Bank.

## What Our Students Say



**Ravi Tripathi, Bhopal**

I come from a non-commerce background, and still I cracked a job in private banking. The trainers simplified finance concepts and helped me gain confidence.



**Aditi Chauhan, Bengaluru**

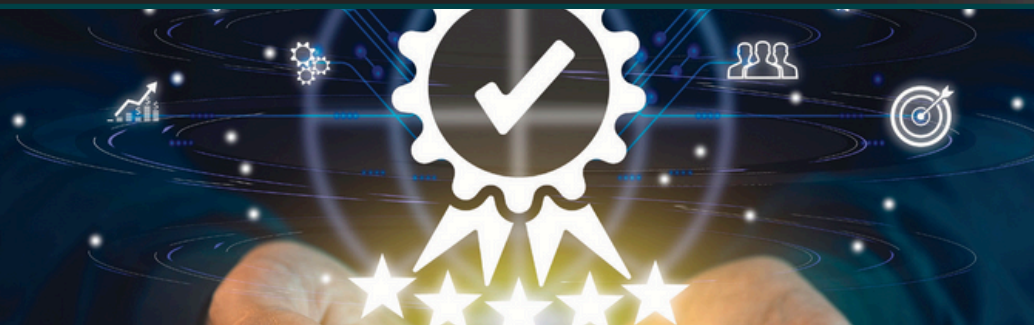
The banking course opened my eyes to the new-age digital banking world. now work at a fintech startup and love what I do. Huge thanks to the mentors



**Ashish Rane, Mumbai**

cracked interviews at 3 banks within a week of completing the course. Picked Kotak Mahindra Bank and I'm so grateful to the team at Banking India."

# Banking India Certificates








# READY TO START YOUR BANKING CAREER?

**Let's build your future together.**

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 [www.bankingindia.org](http://www.bankingindia.org)

 [support@bankingindia.org](mailto:support@bankingindia.org)

*Banking India is more than a course  
— it's your launchpad to success.*



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