



**WE ARE  
CREATING BANKABLE,  
FUTURE READY,  
SKILLED & INNOVATIVE  
PROFESSIONALS**

**SUCCESS ONLY COMES TO  
THOSE WHO DARE TO ATTEMPT!**



# BANKING SECTOR SCOPE IN INDIA



India's banking sector is sufficiently capitalised and well-regulated as per the Reserve Bank of India. The financial and economic conditions in the country are far superior to any other country in the world. The Indian banking industry has recently witnessed the rollout of innovative banking models like payments and small finance banks. In recent years India has also focused on increasing its banking sector reach, through various schemes like the Pradhan Mantri Jan Dhan Yojana and Post payment banks.

## ROBUST DEMAND

- Increase in working population and growing disposable income will raise the demand for banking and related services.

- By 2025, India's fintech market is expected to reach Rs. 6.2 trillion (US\$ 83.48 billion).



## INNOVATION IN SERVICES

- Mobile, internet banking and extension of facilities at ATMs will improve operational efficiency.

- RBI announced the launch of its first global hackathon 'HARBINGER 2021 – Innovation for Transformation' with the theme 'Smarter Digital Payments'.



## Business Fundamentals

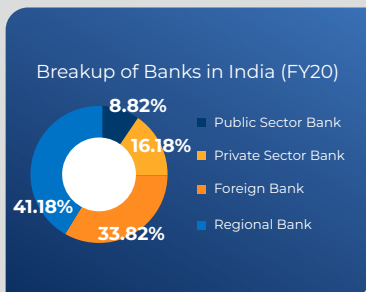
- Rising fee incomes are improving the revenue mix of banks.

- High net interest margins along with low NPA levels will ensure healthy business fundamentals.



## Market Size

The Indian banking system consists of 12 public sector banks, 22 private sector banks, 46 foreign banks, 56 regional rural banks, 1485 urban cooperative banks and 96,000 rural cooperative banks in addition to cooperative credit institutions. As of September 2022, the total number of ATMs in India reached 215,165 out of which 48.5% are in rural and semi urban areas.



# GOVERNMENT INITIATIVES



Pradhan Mantri  
Jan Dhan Yojana



Atal Pension  
Yojana



Pradhan Mantri Jeevan Jyoti  
Bima Yojana



# BENEFICENCE OF BFSI

- The Banking sector contributes 7.7% India's GDP. This is likely to grow up by 20% by next decade
- As of October 2021, AUM (Assets Under Management) managed by the mutual funds industry stood at Rs. 37.33 trillion (US\$ 500.67 billion).
- India's Immediate Payment Service (IMPS) being the only system at level five in the faster payments Innovation Index (FPII) amongst 25 countries in world.
- India will become the 3rd largest consumer economy by 2030, driven by a young population comprising 65% population below the age of 35 years
- Digital adoption continues to be propelled by rural India – clocking an 8% YoY growth to 333 Mn internet users (37% of rural population). Rural consumption accounts for 45% of all data consumption in India. Now there are 7 Rural Internet Subscriber, for every 10 Urban Internet Subscribers.
- Mobile banking internet banking, neo-banking and rise in digital products and solutions by private and Government of India support: 93% digital payments (by volume) done via mobile (2021) and over 1 Bn cards are in circulation.
- The life insurance industry is expected to increase at a CAGR of 5.3% between 2019 and 2023. India's insurance penetration was pegged at 4.2% in FY21, with life insurance penetration at 3.2% and non-life insurance penetration at 1.0
- Union Budget 2021 increased FDI limit in insurance from 49% to 74%. India's Insurance Regulatory and Development Authority (IRDAI) has announced the issuance, through Digilocker, of digital insurance policies by insurance firms.

# EMERGING TRENDS IN THE INDIAN BANKING SECTOR

## 2000-2009

Customer walk-ins and face to face interactions

## 2010-2019

Digital interactions and round the-clock touch points ATM

## 2020-2025

App-based account, digital debit card, biometric verification, video call RM & servicing, deposit taking robotics-enabled ATM Branch



# ABOUT IFM FINCOACH

fincoach is dedicated to developing talent and is specialized provider of quality banking training Program. We are tasked to enhance Professionalism, Productivity and capability of banking talent through the development and delivery of relevant, practical and innovative training program for Bankers from entry level to Manager level. Our relevant training program that covers a comprehensive list of banking areas that are designed and developed in-house by our team of Seasoned Bankers. We also provide specialized consulting services and tailored learning solutions to meet the specific needs of our clients.

Fincoach Global Pvt.ltd is an initiative of Innovative Financial Management Private Limited - Company formed by Senior Banker Mr. Iqbal Singh EX VP Citi Bank along with likeminded professionals , Ms Amanjot Kaur - Ex VP Citi Bank , Mr Sukhjeev Bajaj -EX VP Kotak Mahindra Bank and Mr Manoj Sehgal EX VP, IndusInd Bank , with a clear objective to cater the needs of manpower for the exponentially-growing Banking and Financial Services sector resulting in scaling of Banks/BFSI towards greater profitability.

It is the aim of Fincoach to innovate the approach of developing talent, and raise the caliber and dynamism of professionals in the banking industry.

Fincoach is valued partner to various Private sector banks including Small Finance Banks and Financial Institutions. Our online blended Programme is designed to shape young graduates and entry level professionals into future bankers by imparting domain expertise and developing skill sets in the field of banking and finance thus bridging the gap and helping students in getting right job.

# SERVICES OFFERED BY US



## 1. Certified Retail Sales Professional (CRSP)

Aim of this course is to build the sales team with right skills. Candidates are trained on Selling Skills, KYC& AML Procedure, Account Opening Process & documentation for CA & SA, Third Party Products and Professional Excellence.



## 2. Certified Capital Market Professional (CCMP)

Candidates are trained on basics of Capital Market i.e., Financial Instruments, Primary & Secondary Market, Regulatory Guideline & Compliance and Professional Excellence.



## 3. Certified Retail Banking Professional (CRBP)

Candidates are trained on day-today banking operations. Knowledge imparted on -KYC, AML, Compliance, Funds Transfer, Cash Operations, Locker Operations, Third Party Product, Retail Loans and Cross Selling & Upselling, Professional Excellence and complaint management.



## 4. Certified Retail Asset Sales Professional (CASP)

This module covers Retail Asset Products - PL, HL, LAP, CC, Auto Loan, Gold Loan, BL, LAS & Third-Party. Candidates are apprised on Product Knowledge, KYC requirement Eligibility criteria for Loans, Relevance of CIBIL Score, Customer profiling, Documentation required to process loans. Designed to prepare an all-round Retail Asset Sales Professional.



## 5. AMFI /IRDA CERTIFICATION

This module covers basics of mutual funds, Concept and Role, Legal Structure, Regulatory Frame work, Taxation , Investor Service ,Risk , different kinds of mutual fund schemes available and their features, Advantages & Disadvantage of MF .



## 6. PROFESSIONAL TRANSFORMATION

Professional excellence is one of the distinguishing characteristics exhibited by the leaders as well as high potential resources. Our Professional Excellence training program covers modules oriented towards imbibing in the trainees the attributes that will keep them motivated for giving high performance and producing synergies by implementing cooperation and coordination with teammates. In this Personal Skills Training course, you will learn how to make the best use of your strengths and talents to manage challenging situations and add value to your organization.



## OUR VISION

To create Bankable Professionals.



## OUR MISION

To Bridge the gap between Academia and Industry by imparting Professionals Financial grooming for employability in the BFSI space.

# 'STATE OF THE ART' TECHNOLOGY



Online Academic Simulated Information System

E-Learning platform all modules, workbooks, Videos, assignment, assessments and certifications are on this platform.



Live platform for Trading & Operations



Mutual Funds Research & Analysis



Stock Market Analysis



Live platform for Trading & Operations



Research / Financial Market

THOMSON REUTERS data base is used for research and advisory services.



Financial Market Analysis



For Financial Planning

## OBJECTIVE OF THE COURSE

Banks today require more than a skilled candidate. They hunt for employees who are productive, exhibit a positive attitude and have the ability to become a part of Successful team.

- Provide trained smart BFSI Professionals by leveraging our world- class facilities.
- Support Financial Institutions in meeting recruitment goal.
- Prepare students to meet the varying and challenging needs of the job and organization.
- Knowledge and skills will help to perform role and job well.
- Learn new & innovative ways / techniques of performing job.
- Completely process driven and we ensure our offer is best in market.
- Reduce Placement cost and turn around time by 50 %



## LEARNING OUTCOMES

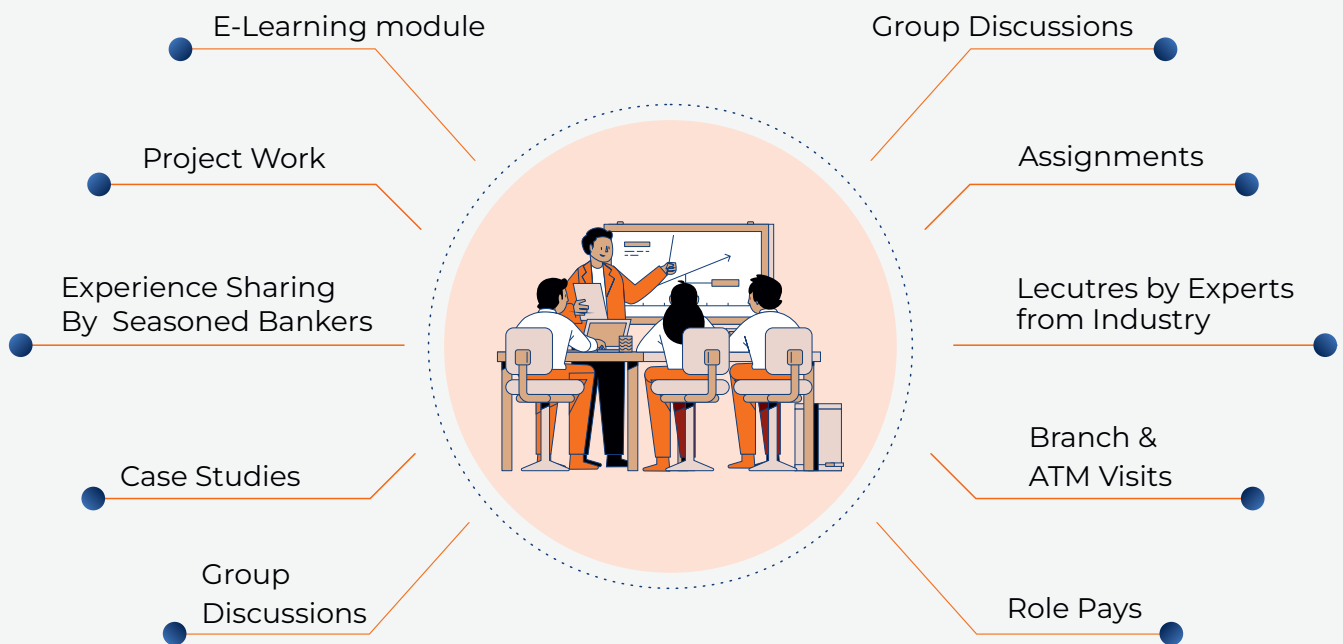
- Systematic understanding of retail banking concept
- Aware about challenges and new changes in banking industry
- Effective communication
- Complete understanding of banking procedures and practices

## COMPETENCIES

- Pleasing and positive attitude
- Confidence and presentation skills
- Analyzing skills
- Good sales and negotiation skills



# TRAINING METHODOLOGY AT FINCOACH



## PROGRAMME HIGHLIGHTS

- BECOME BFSI INDUSTRY EXPERT
- SALARY PACKAGE 2-3.5 LAKH PER ANNUM
- RIGOROUS BLENDED LEARNING / CLASSROOM TRAINING/ CASE STUDIES / ROLE PLAYS
- OPPORTUNITIES FOR STUDENTS TO INTERACT WITH INDUSTRY LEADERS
- NISM CERTIFICATION ASSISTANCE (EXTERNAL CERTIFICATION)
- PROFESSIONAL GROOMING SESSION, RESUME PREPARATION
- INTERVIEW TIPS

## SCHOLARSHIP AVAILABLE FOR COMPETENT STUDENTS

## ELIGIBILITY

- GRADUATES IN ANY ACADEMIC STREAM WITH AGGREGATE SCORES OF  $\geq 50\%$  CLASS X, XII AND GRADUATION.
- NO GAP IN STUDIES
- CANDIDATE SHOULD BE BETWEEN 21-27 YEARS OF AGE AT THE TIME OF REGISTRATION.
- CANDIDATES HAVING WORK EXPERIENCE CAN ALSO ENROLL

# TESTIMONIALS



## Palvinder Singh

Hello everyone! I am Palvinder Singh, hail from Kurukshetra, Haryana. I did my MBA from Chitkara University. I give my special thanks to the IFM Fin Coach for getting me placed in India's number 1, AMC -SBI MF. Long live IFM Fincoach. You are very professional organization and am impressed with teaching technique.



## Harsimranjot Kaur

Hello, my name is Harsimranjot Kaur. I did MBA in finance from UIAMS, Panjab University. My father is retired Army Officer. IFM FinCoach has given me the opportunity to work in SBI Mutual Funds. I am very thankful to them. I am looking forward to a bright career ahead with SBI Mutual Funds. Thanks Fincoach for hand holding. Proud to be Fincoachian.



## Mansi Vashisht

Hello, I am Mansi Vashisht, I belong to Jaipur. I have done my MBA from ISIM, Jaipur. I have been selected in SBI Mutual fund as Assistant Manager. I got this opportunity through IFM FinCoach. I am very thankful to Fincoach Team for their guidance on the practical and soft skills front. Best thing for doing training from IFM Fincoach is you will get offer letter in advance i.e. before start of training.



## Tikka Singh

Hello, my name is Tikka Singh. I have done my post-graduation from Kurukshetra university. I wanted to join the banking sector since I started my graduation. When I completed my Post graduation, my father got to know about IFM FinCoach as an institute that provides Job opportunities for candidates who are looking for job in BFSI Sector. My father and I visited their campus in Mohali. It is a very beautiful campus. After talking to them they assured me that they will provide me 100% placement assistance. I joined their 60 days course e- 45 days theoretical and 15 days practical and got placed at the 58th day in Axis Bank with good package. I am very thankful to the whole team of IFM FinCoach.



## Gagandeep Singh Gill

Hello, my name is Gagandeep Singh Gill. I belong to Mansa Punjab. I have done Graduation in Punjabi University Patiala. After my graduation, I worked in Kotak Mahindra bank as collection officer for 1.5 years. But it was an off-role job. But due to some problem, I had to leave the job, and I started to drive cabs in Uber and Ola.

Because of this, once I met Mr. Iqbal Singh, MD Innovative Financial Management. He booked an ola cab and I happen to be the driver. Out of curiosity, I asked him about what he does, and our conversation extended further. I told him that I am, looking for a better job. To this, he gave me his number and Mr. Sukhjeev Singh Bajaj's number. I visited their campus and took admission for the Certified Retail Banking Professional course. After a detailed training of 2 months, I am now placed in one of the leading private sector banks. I am very thankful to Iqbal Sir and IFM FinCoach team.



## Shubham Dubey

Hi, My name is Shubham Dubey. I am from Agra, UP. I did my MBA from Chandigarh University. IFM FinCoach, approached our university to conduct a placement drive. I applied for the same and picked by IFM Fincoach for SBI AMC. It all happened because of their guidance I am now working as Asst Mgr. in India's largest AMC- SBI Mutual Funds. The robust training by the FinCoach team has made me grab this opportunity. I am very thankful to the whole team of IFM FinCoach. It is the best platform for every candidate who wants to kick start his career in BFSI sector. Thankyou IFM Fincoach.

# AWARDS

IFM FinCoach has been awarded for their exemplary work in the field of providing jobs to over 10,000 young minds by creating imprints of Socio-Economic Impact through Employability. Award was handed over by Mr. Chetan Bhagat.





# OUR ALUMNI



**Harsh Mehta**  
R. A. Podar Institute  
of Management, Jaipur



**Manish Singh**  
Guru Jambheshwar  
University, Hisar



**Aman**  
Chandigarh Group of  
Colleges, Jhanjeri (Mohali)



**Parvinder Singh**  
Chitkara University,  
Rajpura



**Sakshi Rathore**  
R. A. Podar Institute  
of Management, Jaipur



**Abhishek Singh**  
R. A. Podar Institute  
of Management, Jaipur



**Harsimranjot Kaur**  
UIAMS, Chandigarh



**Neha Agarwal**  
R. A. Podar Institute of  
Management, Jaipur



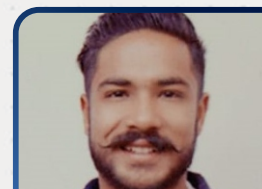
**Ankush Kumar**  
Chandigarh University,  
Gharuan



**Sahil Bassi**  
Chandigarh University,  
Gharuan



**Anshit Chugh**  
Chandigarh Group of  
Colleges, Landran



**Akhilesh Chawla**  
Panjab University,  
Chandigarh



**Muskan Saini**  
Chandigarh University,  
Gharuan



**Komal Kanwar**  
Amity University, Jaipur



**Brhampreet Singh**  
Chandigarh University,  
Gharuan



**Mukesh Parihar**  
R. A. Podar Institute of  
Management, Jaipur



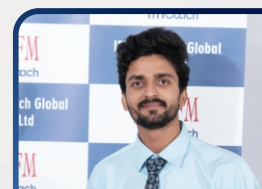
**Romildeep Singh**  
Chandigarh University,  
Gharuan



**Rishabh Demla**  
Guru Jambheshwar  
University, Hisar



**Shubham Dubey**  
Chandigarh University,  
Gharuan



**Gautam**  
Panjab University,  
Chandigarh



**Tarun**  
Chandigarh Business  
School of Administration,  
Landran



**Rishabh Jain**  
Kurukshetra University,  
Kurukshetra



**Rubin Kashyap**  
Panjab University,  
Chandigarh



**Pallavi Sharma**  
International School  
of Informatics &  
Management, Jaipur

# PROSPECTIVE RECRUITERS



An Initiative of



Winner of Best Financial Advisor Award by 

2009

2010


2013

2018

Campus & Corporate Office: B-98, Phase 8, Industrial Area, Mohali  
Head Office: SCO 151-152, 1<sup>st</sup> Floor, Sector - 9 C, Chandigarh

+91-9915703380

askus@ifmfincoach.com

 [www.ifmfincoach.com](http://www.ifmfincoach.com)

 ifmfincoach