PUT YOUR BANKING CAREER ON THE RIGHT COURSE

POST GRADUATE DIPLOMA IN BANKING MANAGEMENT
This year, The Times of India Group embarks on the 175th year of its existence and continues with its aim of furthering the growth of the nation and its citizens. The group has interests spanning across sectors like Print, Television, Radio, Internet, Mobile, OOH advertising, Music and many more. With iconic nationwide initiatives such as “Lead India” and “Young Leaders”, the group strives to identify India’s future leaders. “Teach India” is an effort by The Times of India Group to bring the educated middle class closer to millions of underprivileged children who are deprived of formal education. With initiatives like “TimesPro”, The Times of India Group seeks to extend “excellence in delivery” in the education sector, so as to unlock the massive potential of the youth of India.

- The Times of India Group is India’s largest media conglomerate with revenues exceeding USD 1.5 billion and employing over 11000 professionals
- The Times of India Group is India’s largest publisher with a dominant presence in newspapers, magazines and books
- The Times of India is the largest selling English daily in the world in terms of readership
- The Economic Times is India’s largest and world’s 2nd largest English financial daily
- TIMES NOW is the No.1 English News TV Channel
- ET NOW is the No.1 English Business News TV channel
- Times Internet Limited owns the largest internet network in India based on traffic and revenues next to Google, Facebook and Yahoo
- 58888 is the most popular B2C mobile short-code in India
- Radio Mirchi is the leading radio network in terms of revenue and listenership, with 32 stations across India
- Times OOH Media is the largest Out-of-home advertising business in India with presence in all major metros
- The group enjoys the support of over 25,000 corporates
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The Indian economy has been on a growth trajectory since the past 2 decades. This growth equation however hinges on the essential variable of human capital or the availability of talent. Despite India having a favorable demographic profile with more than 50% of its population under the age of 25 years, this large and expanding pool of human capital is relatively devoid of the relevant skill sets that would make them employable. So the need of the hour is to bridge the gap between the available human resources and the knowledge and skills required, thereby making them employable and job-ready.

In an endeavor to augment the efforts made in this direction, the Times Centre for Learning was envisaged by The Times of India Group to act as an enabler in equipping individuals with the requisite knowledge and skills, for the various industry sectors, under the umbrella of professional education. Times Centre for Learning envisages delivering professional training in the BFSI, media, hospitality, retail, automobiles and pharmaceutical sectors, as well as other related and relevant sectors.
The Banking, Financial Services and Insurance (BFSI) sector is the backbone of the Indian economy employing approximately 4.5 million professionals.

Banking and Insurance are the two major segments in this sector, contributing to around 6% of the GDP.

Enormous potential for the expansion of financial services

- New players like Reliance, Videocon, L&T, Aditya Birla Group, M&M Financial Services and many more are aspiring to enter the banking sector with the new banking licences being issued by RBI*
- Increasing need for penetration of financial services for the ever increasing population
- 8.4 million employment opportunities are estimated to be generated in the BFSI sector by 2022*

With the Parliament passing the much awaited Banking Laws Amendment Bill recently, the Indian banking industry is set to get a facelift. In the current human resources acquisition scenario in the Banking sector, individuals with expertise in Banking and Financial domains are, and will continue to be in high demand. An integrated Banking program that can cater to these requirements will go a long way in providing a steady supply of trained manpower and augmenting retention.

*Source: Business Standard; Zee News; Published in April 2013
*Source: Human Resource and Skill requirements in the Banking, Financial Services & Insurance Sector in 2022; Published in 2008
The Times of India Group and The Economic Times in particular, have long enjoyed excellent rapport with India Inc. Times Centre for Learning aims to be a key catalyst in efforts made towards creating a steady supply of quality professionals with the requisite skills for the various sectors.

As a start, Times Centre for Learning through its TimesPro brand aims to provide a platform for all the aspiring candidates who demonstrate an aptitude for the BFSI sector, to get identified and nurtured as per the requirements of the sector. Times Centre for Learning aims to leverage on the synergies built by The Times of India Group and The Economic Times with the Indian BFSI sector to identify, nurture and deliver industry-ready talent.

The programs offered under the TimesPro brand focus on providing academic inputs coupled with practical nuances in the BFSI sector. The objective is to create a pool of talented professionals who can devote their potential towards accelerating the growth of their organization and in turn the entire BFSI sector.
The “Post Graduate Diploma in Banking Management” course aims to infuse the participants with the relevant banking knowledge and skills to enable them to be productive from Day1 Hour1 in the organization. The exhaustive PGDBM program broadly covers the following domains of knowledge and skills:

- Introduction to Banking
- Law and Practice of Banking
- Retail Banking
- Business Banking
- NRI Banking
- Wealth Management and Financial Planning
- New Age Banking
- Core Banking Solution (Finacle)
- Management of Banks
- Communication Skills
- Sales and Relationship Management
- Essentials of Customer Service
- Accounting and Financial Mathematics for Bankers
- Business Intelligence
- Economic Times FinPro
COURSE DETAILS

→ Introduction to Banking
  • Types of Financial Intermediaries
  • Services offered by banks as Financial Intermediaries
  • Regulatory Environment
  • Role of RBI

→ Law and Practice of Banking
  • Banking Regulatory Act
  • Legal aspects of contract
  • Contractual obligations in a banker-customer relationship
  • Types of negotiable instruments

→ Retail Banking
  • Types of customers
  • Deposit Products
  • Asset Products [Retail Loans]
  • Essential processes of Retail Banking

→ Business Banking
  • Types of Products [Fund Based, Non-Fund Based]
  • Types of Current accounts
  • Business Loans [Principles of Credit, Working Capital Facilities, Overdraft, etc.]

→ NRI Banking
  • Legal definition of NRI
  • Categories of NRI
  • Various NRI products
  • Compliance aspects

→ Wealth Management and Financial Planning
  • Product suites for wealth customers
  • Introduction to financial planning
  • Risk Profiling
  • Regulatory aspects

→ New Age Banking
  • Benefits of New Age Banking technology
  • Customer education and awareness
  • Protection of customer data and privacy
  • Protection from frauds

→ Core Banking Solution [Finacle by Infosys]
  • Operations supported by Finacle
  • Important keys and terms used in Finacle
  • User interface of Finacle
  • Trade transactions in Finacle

→ Management of Banks
  • Maintaining the optimum portfolio of Time and Demand liabilities
  • Managing risks that arise due to mismatches between the assets and liabilities
  • Adhering to various regulatory requirements such as CRR and SLR
  • Profitability management [Net Interest Margins, Transfer Pricing, Impact of NPAs on profits, etc.]
→ Communication Skills
• Types of communication
• Personal communication
• Workshop on interviewing skills
• Business communication

→ Sales and Relationship Management
• Basics of Relationship Management
• Sales of financial products
• Sales management
• Steps in a sales process

→ Essentials of Customer Service
• Developing an optimistic approach towards customer service
• Creating a positive customer service experience
• Service recovery
• Managing difficult customers

→ Accounting and Financial Mathematics for Bankers
• Power of Compounding
• Time Value of Money
• NPV and IRR
• EMI and other modes of repayment

→ Business Intelligence
• Operating systems and application software
• Introduction to MS office
• Internet and browsing basics
• Computer safety and maintenance
Key Advantages:

- Wider industry perspective and multi-skilled background
- Enhanced present and future Employability Quotient
- Higher propensity for job role enhancements

At TimesPro our focus is on building a combination of requisite skills and industry knowledge. The combination of job skills and industry knowledge helps the candidate not only in his immediate job but also prepares him well for the future role enhancements.

The Economic Times FinPro module helps to develop independent thinking and ability to interpret events of the real world encompassing financial services. Anchor lectures conducted by industry experts are broadcasted using suitable technology into the classroom. Students study the archived articles and videos related to the Anchor lectures in their free time. Following a debriefing session by the faculty, students work on group and individual projects and are evaluated on the same.
The TimesPro training methodology is designed for providing industry-ready talent for a gamut of sectors.

Pedagogy and delivery by leading academicians, along with practitioners, provides the best blend of conceptual and experiential learning.

The pedagogy for the course consists of rigorous interactive lectures, exposition of concepts, exercises, simulations, cases, projects and presentations, audio visual inputs, assignments / submissions, quizzes, tests and examinations.

The choice of pedagogy and its mix is aimed at imparting knowledge and developing the skill sets of the participants in the best possible manner.

- **Instructor-Led Training**
  The TimesPro faculty consists of subject matter experts in the BFSI domain who have been at key positions in the Industry. Along with banking expertise, the faculty also has excellent knowledge imparting skills. This enables the students to acquire enormous knowledge and skills required to succeed in the BFSI domain.

- **E-Learning**
  Instructions delivered electronically with an instructor or facilitator who sets the pace and/or offers interaction OR training delivered electronically in which learner sets own learning pace.

- **Simulation**
  Simulation is an electronic graphical representation of real life scenarios in a logic format, enabling participants to understand, think and take decisions based on the situation provided, thus simulating a real life scenario.

- **Guest Lectures/ Demos**
  The PGDBM course entails frequent Guest lectures wherein the industry stalwarts share their knowledge and provide insights regarding the latest trends in the BFSI domain. The guest lectures also provide an opportunity to the students to interact and build a network with India’s leading bankers.

- **One-on-One Tutoring**
  Instructor provides tutoring to one student wherein the instructor helps the student in dealing with performance / development issues.

- **Anchor Lectures**
  Anchor lectures are delivered by Experts in the domain through the electronic medium. Discussions on contemporary issues in the world of Banking and Finance are initiated with the use of such expert lectures.

- **Onsite Visits**
  Onsite visits are aimed at enabling the participants to go to a real time site and see first-hand and understand activities hitherto discussed in the realm of classrooms.

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**E-BOOK LIBRARY OF 4000 BOOKS**

TimesPro provides access to a library of course related content e.g. Books on Finance and Banking, Finance Journals, Scholarly Articles etc. Free access to more than 4000 books is provided.
Interactive Whiteboards
Interactive Whiteboards are digital recordings of computer screen output, also known as a video screen capture, often containing audio narration. It is essentially a video of the changes that a user makes on a computer screen, which can be shared with remote users. Interactivity and vivid display engages students and encourages active participation.

Wi-Fi Classrooms
Meant to help the students to work on projects and other assignments while they are in the campus.

Query Board: Internal Expert Panel for Students through LMS
LMS (Learning Management Systems) query board, a platform meant for the enrolled students to interact with the faculty and subject matter experts depending on their area of specialization.

Virtual Collaboration Platform
A group Videoconferencing software, with exceptional video and voice quality that includes real time collaboration features so that the Expert faculty can share any and all types of presentations simply, safely and instantaneously with the students at any or all the learning centres.
The "Post Graduate Diploma in Banking Management" offers a unique holistic learning model aimed at enabling the participants to assimilate the knowledge and skill inputs received in the best possible manner.

**ACADEMICIAN’S PERSPECTIVE**

Best-in-class faculty augments the learning platform by critically analyzing scenarios and problems, creating key insights and employing innovative solutions through instructor led training. This enables the participants to develop a superior ability and confidence to assimilate robust theoretical knowledge and skills.

**PRACTITIONER’S PERSPECTIVE**

Renowned industry stalwarts synthesize Academician’s and Global views. This integrated association enables the participants to seek meaningful insights into the realization of the fundamental concepts / instruments / results at the global / national scenario.

**ANALYST’S PERSPECTIVE**

Renowned business analysts and researchers re-analyze, review, judge and offer a critique’s standpoint to the concepts executed in the marketplace.

**GLOBAL PERSPECTIVE**

Eminent leaders from the global and national marketplace present key insights about how the concepts, instruments or results were perceived in the global and national scenario, thereby enabling the participants to build holistic perspectives on the concepts / instruments / results.

**AMALGAMATOR’S PERSPECTIVE**

“Synthesis Labs” provide a platform to the participants to engage in real time projects, offering them critical hands-on experience as well as present businesses with a vital link to the forefront of business explorative studies.
VALUE PROPOSITION FOR STUDENTS

• Researched, industry-relevant, industry-vetted curriculum and content prepared by Specialists, vetted by Industry Experts
• Synthesis labs using simulations and real time practice to enable excellent hands-on experience
• Guaranteed Placement Interviews with leading Banks
• Free subscription to Economic Times FinPro E-Modules and Anchor Lectures
• Integrated and Holistic learning approach using multiplatform engine to enable robust assimilation of knowledge and skills
• Collaborative E-learning platform to enable peer-to-peer knowledge and skill assimilation
• Advantage in Job Market – Increased employability quotient
• Knowledge and Skill Advantage – At par with global standards
• Career Advantage – Enhanced future employability horizons
In addition to the “PGDBM” (Post Graduate Diploma in Banking Management) and Economic Times FinPro certificates, the enrolled students are trained to appear for tests which are a mandatory requirement by most of the Banking and Financial institutions.

→ **NISM Series VA: Mutual Fund Distributors Certification Examination**
  - Know the basics of mutual funds
  - Get acquainted with financial planning as an approach to investing in mutual funds, as an aid for mutual fund distributors to develop long term relationships with their clients

→ **NISM Series VI: Depository Operations Certification Examination**
  - Know the various functions of the Depository and its Depository Participants (DPs) such as dematerialization, trading and settlement, pledging and hypothecation
  - Understand how a Demat account is opened, documents required to open an account and significance of Power of Attorney (PoA)
ADMISSIONS

ELIGIBILITY
Aspiring candidates should have secured an average of 50% or more during their graduation.

TAP TEST
The eligible candidates should apply for the computer based TAP (Times Admission Process) test.
The application form for the TAP test can be purchased from any of the TimesPro Learning Centres or can be downloaded from www.timespro.com. The filled-up application forms can be submitted at any of the Learning Centres.
The candidates should appear for the computer based TAP test at the designated centres.
To make taking TAP tests convenient for the candidates, the centres for taking these tests are located in all major cities across India.

INTERVIEWS
The candidates, who clear the cut-off for the TAP test, will be called for Personal Interviews.

ENROLMENT
Candidates selected post the Personal Interviews will be eligible to enrol for the TimesPro PGDBM program. The score obtained post the TAP test and Personal Interview will be valid for 1 year.
DOCUMENTS REQUIRED

The candidate should carry the following photocopies at the time of application and the original document at the time of Interview:

- Photocopies of Class X, XII, Graduation mark sheets (all semesters)
- Proof of Date of Birth (copy of class X certificate / PAN card / Passport / Voter id. / Driving License)
- Application fees of ₹500.00 (Rupees Five hundred only) in Cash or through Credit /Debit card, Cheque or Demand Draft. The Cheque / DD should be in favour of “Times Centre for Learning” payable at the preferred city location as chosen in the application form.

MODE OF FEES PAYMENT

- Payment by Cash / Cheque / DD / Credit Card
- Loan Facility Available
- 0% Interest on payment made in Installments

ABOUT TIMESPRO CENTRE

MUMBAI

Unit No. 3, 1st Floor, Vakratunda Corporate Park,
Vishweshwar Nagar, CTS No.: 256,
Off Aarey Road, Next to Udupi Vihar,
Goregaon (East), Mumbai - 400063.
Contact: 022 - 30018200

AHMEDABAD

5th Floor, Yash Aqua,
Vijay Char Rasta,
Navrangpura, Ahmedabad - 380009.
Contact: 079 - 30419966

BHUBANESHWAR

Unit No 9 & 10, Ground Floor, Gulmohar,
Nayapalli, Bhubaneshwar - 751012.
Contact: 0674 - 3019200
HYDERABAD
BV Raju Bhavan, 1st Floor, Banjara Hills,
Road No. 2, Hyderabad - 500034.
Contact: 040 - 30171423

JAIPUR
4th Floor, Plot No 36-37, SDC Vinay,
Malviya Nagar, Mauji Colony, Jaipur - 302017.
Contact: 0141 - 3054370

LUCKNOW
2nd Floor, Suraj Deep Complex, 1,
Jopling Road, Hazrat Ganj Area, Lucknow - 226001.
Contact: 0522 - 3054388

NOIDA
3rd Floor, FC - 6, Sector 16 A,
Filmcity, Noida, UP - 201013.
Contact: 0120 - 3042750