POST GRADUATE PROGRAM IN BANKING & FINANCE

Learn • Apply Grow

BANKING & FINANCE

Build Skills. Build Confidence. Build Your Career.

Banking | Finance | Investment | FinTech | Digital Banking

PROGRAM SPECIFICATIONS

200 Hours | 3 Months | Industry-Aligned | Career-Focused

A practical, industry-oriented program designed to prepare graduates for opportunities across the **Banking, Financial Services, Insurance, NBFC, and KPO sectors**.

Full BFSI Scope
Retail, corporate, credit & modern FinTech

Role Readiness
Branch ops, loan appraisal & client advising

NISM Aligned
Certification prep for capital markets

Job Assurance
5 assured job interview opportunities

Why Banking & Finance?

The BFSI industry needs professionals who understand both financial concepts and real-world customer, sales, and banking operations.

Build the knowledge, confidence, and professional skills needed to begin your journey in the financial services industry.

Industry Macro Demand

With rapid digital transformation and expanding retail lending, financial institutions actively seek job-ready talent equipped with product knowledge and regulatory compliance understanding.

Our curriculum bridges college academics with modern branch systems, credit evaluation, and FinTech tools.

LEARN • APPLY • GROW PATHWAY

Banking Knowledge → Financial Skills → Professional Development → Career Opportunities

COMPREHENSIVE CURRICULUM

Master the World of Banking & Finance

6 Core Modules • 200 Learning Hours

A meticulously structured 6-pillar framework covering end-to-end BFSI domain requirements.

🏦 Banking Fundamentals

Understand how the banking ecosystem works

- Introduction & Functions of Banking
- Indian Banking System & Economic Policy
- Retail Banking Products
- CASA Accounts (Current & Savings)
- Fixed & Recurring Deposits
- Clearing Operations & Cheque Truncation

💳 Asset & Credit Products

Understand lending, credit and financial products

- Personal, Business & Small Business Loans
- Credit Cards Lifecycle & Underwriting
- Mortgage, Home & Automobile Loans
- Banking Credit Appraisal & Balance Sheet Review
- Credit Risk Control & CIBIL Analysis
- NPA Management & Recovery Procedures

📈 Investment & Financial Products

Explore financial markets and investment opportunities

- Financial & Securities Markets (Primary & Secondary)
- Equity, Derivatives & Mutual Funds Operations
- Fixed Income Securities, Commodities & ETFs
- Life & General Insurance Structuring
- Tax Planning Strategies & Demat Accounts
- Wealth Advisory & Portfolio Management

🌎 Business & Foreign Exchange Banking

Financing businesses and international transactions

- Business Banking & Industrial Credit Facilities
- Project Finance & Syndicate Loan Structuring
- Foreign Trade Finance & Letters of Credit (LC)
- Bills of Exchange, Factoring & Forfaiting
- Overdraft Facilities & Working Capital Cycles
- Foreign Currency, Travel Cards & Remittances

📱 Digital Banking & FinTech

Understand the transformation of modern banking

- Mobile Banking, Net Banking & UPI Infrastructure
- Payment Rails: NEFT, RTGS & IMPS Architecture
- Digital Wallets, CDM & Cash Recycler Operations
- FinTech Fundamentals & Open Banking APIs
- Blockchain Applications in Remittance & KYC
- Cryptocurrency Landscape & Central Bank Digital Currency

⚖️ Regulations & Compliance

Understand the rules that govern financial services

- Banking Regulation Act & RBI Master Circulars
- SEBI Capital Market Guidelines & PFRDA Mandates
- IRDA Insurance Compliance Frameworks
- Anti-Money Laundering (AML) & Suspicious Activity
- KYC Verification (e-KYC, C-KYC, Video KYC)
- Financial Ombudsman & Consumer Fair Practices

LIVE CORE BANKING SIMULATION LABS

Hands-on Terminal Practice

Account Processing: CASA opening, KYC verification & cash handling routines.

Loan Underwriting: Debt servicing ratios (FOIR, DTI) & appraisal drafting.

Financial Advisory: Customer suitability mapping across MF & insurance products.

More Than Finance — Build Your Professional Edge

The program combines technical banking knowledge with sales, customer management, and professional development to prepare students for the workplace.

Sales & Relationship Management

Client Acquisition & Cross-Selling

Learn how financial professionals interact with customers, handle objections, and sustainably grow book size:

Sales Strategy · Market Outreach · Consumer Behaviour · Lead Management · Sales Conversion · Client Satisfaction · Service Excellence · Relationship Management · HNW Client Servicing · Cross-Sell Techniques

Personal & Professional Development

Corporate Soft Skills

Develop the polish, composure, and executive presence required to perform confidently in top-tier branch environments:

- ✓ Professional Grooming
- ✓ Workplace Conduct
- ✓ Business Etiquette
- ✓ Communication Skills
- ✓ Active Listening
- ✓ Emotional Intelligence
- ✓ Teamwork & Synergies
- ✓ Presentation Skills
- ✓ Business Writing & Memos
- ✓ Interview Skills & Demeanor
- ✓ Resume Building
- ✓ Professional Confidence

Practical & Industry-Focused Learning

LEARN → PRACTICE → PERFORM

- Hands-on learning & industry-oriented curriculum
- Practical financial concepts & real-world banking scenarios
- 1-on-1 industry practitioner mentoring
- Soft-skills development & mock interviews
- Intensive placement readiness coaching

What Students Build

Comprehensive competencies developed throughout the program:

- ✓ Financial Knowledge
- ✓ Banking Skills
- ✓ Customer Handling
- ✓ Sales & Acquisition
- ✓ Investment Awareness
- ✓ Digital Finance Skills
- ✓ **Institutional Professional Confidence**

CORPORATE TRANSITION FRAMEWORK

Campus Fresher → Business Communication → Sales Simulation → Corporate Ready Professional

Your Journey to the BFSI Industry Starts Here

Comprehensive career support connecting qualified, high-performing graduates with top institutional financial employers.

🚀 Career Opportunities Across Sectors

High-Demand Placement Tracks

Retail Banking | Banking Operations | NBFCs | KPOs | Financial Services | Insurance Sector | Sales & Relationship Management | Wealth Management | Credit Operations

POSSIBLE CAREER PROGRESSION

Bank Officer → Deputy Manager → Branch Manager → Regional Manager → Division Head

Career progression depends on individual performance, experience, employer requirements, and internal appraisal standards.

🎯 PROGRAM HIGHLIGHTS

Duration	3 Months (200 Hours)
Eligibility	Graduates from any stream
Minimum Marks	50% in Graduation
Age Limit	Up to 28 years at enrolment
Learning Mode	Direct-to-Device + Self-Paced
Batch Starts	Every Month
Program Fee	₹80,000
Financing	0% Interest EMI Options
Certification	NISM Certification Preparation

💙 Why Choose Cross Learning?

✓ Industry-Aligned Curriculum
✓ 200 Hours of Career-Focused Learning
✓ Experiential & Hands-On Learning
✓ Industry Practitioner Mentoring
✓ Soft Skills & Personality Development
✓ Mock Interview Preparation
✓ NISM Certification Preparation
✓ **5 Assured Job Interview Opportunities**
✓ 0% Interest EMI Option Available
✓ Dedicated Placement Coordination Desk

Target Job Profiles

Relationship Manager • Branch Operations Executive • Credit Processing Associate • Business Development Executive • Customer Service Officer • Wealth Management Associate.

Institutional Hiring Ecosystem

Leading Private Sector Banks, Small Finance Banks, Top NBFCs, Fintech Startups, Broking Houses, and Insurance Enterprises across India.

🎓 START YOUR BFSI CAREER WITH CONFIDENCE

LEARN FINANCE • MASTER BANKING • BUILD YOUR CAREER

ENROLL NOW

⚠️ **Placement Note:** Cross Learning provides placement assistance and interview opportunities, but final employment is subject to the selection process and requirements of individual employers.