

# Banking



## INTRODUCTION

A bank is a financial institution that accepts deposits from public and creates credit. A banker is defined as a person who carries on the business of banking, which is specified as:

- Conducting current accounts for his customers,
- Paying cheques drawn on him/her, and
- Collecting cheques for his/her customers

## SKILL SET

- Professionalism
- Basic knowledge of the industry
- Good communication skills both written and verbal
- Leadership qualities
- Capacity to motivate team members
- Ability to use computers
- Logical and analytical mind

## ELIGIBILITY

Candidates after 10+2 of any stream can take up banking as their career, but graduates specialized in Commerce, Mathematics or Economics; post graduates, MBA holders, Chartered Accountants and Chartered Financial Analysts get more preference in the field.

## After Graduation

After completing Graduation, various exams are conducted, for which you can apply.

Like:

- ICICI PO Exams
- RBI Grade A and Grade B Exams

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- National Bank for Agriculture & Rural Development (NABARD)
- IBPS Clerk Exams
- IBPS PO/Management Trainee Exams
- SBI PO Exams
- IBPS RRB Exam
- IBPS SO / IT Officer Exam

## WAY TO BANKING INDUSTRY

### Government Banks:

The selection is done by Institute Of Banking Personnel Selection (IBPS)

- Eligibility: For Clerical-Graduation in any stream
- Age-20-28 years

#### For P.O

- Graduation in any stream
- Age-21-28 years
- Selection Process: Test + Interview

#### For M.E-Post Graduation/Professional

- Selection Process: Test + Interview

### Private Banks

Recruit candidates mainly MBA's and Chartered Accountants directly

### RBI

RBI conducts tests for three types of entry-level positions:

- Clerical grade - (age 20-28 years)
- Graduation in any stream with 50%

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## Top Colleges

➤ **Guru Gobind Singh Indraprastha University, Delhi**

**Course:** BBA in Banking & Insurance

**Eligibility:** Pass in 12th Class of 10+2 of CBSE or equivalent with a minimum of 50% marks in aggregate\* and must also have passed English (core or elective or functional) as a subject.

**Admission Mode:** CET

## Some Colleges under Delhi University

- Maharaja Surajmal Institute, New Delhi
- Sri Guru Tegh Bahadur Institute of Management and Information Technology, Delhi

➤ **Hindustan Institute of Technology and Science, Chennai**

**Course:** B.Com. Banking Management

**Eligibility:** A Pass in plus two or equivalent as approved by the Government of Tamil Nadu

**Admission Mode:** Marks Based

➤ **Mumbai University, Mumbai**

**Course:** Bachelor of Commerce (Banking & Insurance)

**Eligibility:** A candidate should have passed XII std and secured not less than 45% marks in aggregate (40% in the case of reserved category candidates) at one and the same sitting.

**Admission Mode:** Marks Based

➤ **Amity University, Noida**

**Course:** B.A. (Hons) - Insurance & Banking

**Eligibility:** 10+2 min 60% for Non Sponsored and 55% for Sponsored category

**Admission Mode:** English Language Test Personal Interview



➤ **Symbiosis University of Applied Sciences, Indore**

**Course:** BBA in Banking, Financial Services and Insurance

**Eligibility:** Passed 10+2 or equivalent course in any discipline from any recognized Board/Council/University with minimum 50% marks for general (open)

**Admission Mode:** Entrance Based

## **Job Prospects**

- **Investment Banking:** Investment banking supports the corporates and government by raising money through issuing and selling securities in the capital market and also advice them on strategies and helps them in implementing their plans.
- **Corporate Finance Banking:** Corporate Finance banking deals with the financial management of an organization by raising the capital or fund for that organization. It is through this corporate banking, the organizations are doing their transactions, deposits, fund transferring etc. It is a part of Investment Banking.
- **Personal, Retail and Rural Banking:** Individual customers belong to personal banking and this sector provide a range of financial advice to the customers. Retail banking also deals with direct customers, their money transactions and transfers etc. The Rural banking is for promoting loans to farmers for agriculture.
- **Treasury Management:** This sector deals with managing foreign currency and its collection. The treasury managers should be aware of the fluctuations of different currencies. They should manage the portfolio to avoid downgrading of the currency value.

**Disclaimer:** The information provided here is best to our knowledge. It is highly recommended that you should cross-check the source of information through the specific Colleges and Institutes. WonderSkool (WS Education Pvt Ltd) is in no way responsible for the decisions made solely on the basis of this document.