# "Certificate Programme in Banking, Finance & Insurance"

**2 Months Certificate Pre-Campus Training Programme** 

# Career Counselling & Placement Cell &

## **Bajaj Finserve Limited, Pune**

On 24th March 2021

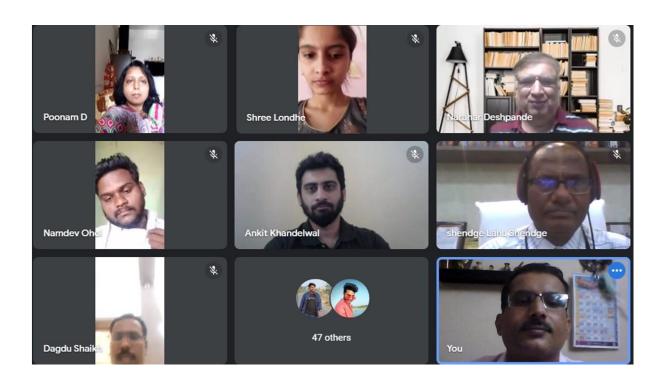
Our Institution organize 2 Months Pre-Campus Training Programme to Develop the students of our college to give any type multinational Companies Campus Successfully and get the company job. This Programme name is conducted in collaboration with Bajaj Finserve Limited and the Course name is Certificate Programme in Banking, Finance & Insurance

Dr. S.S. Solanke, Principal, Dayanand College of Commerce, Latur was the chairperson for session., Dr.Rajaram Pawar HOD, Shri. Dagdu Shaikh (Program co-ordinator) were present.

Shri. Q N Shaikh give Welcome speech for participants, Shri. Dagdu Shaikh Sir given an introductory speech. Dr.S.S. Solanke Sir addressed participants through chairperson speech. 108 participants present for this webinar from college. Dr.Smita Bhakkad anchored the sessions. At last Shri. Lahu Shendge proposed vote of thanks., Mrs. Kalyani Patil, Shri Shrawan Bansode., Shri Sudhir Mane and Teaching & Non-Teaching staff members played vital roles in making all the necessary arrangements & took special efforts to make this webinar successful.

# **Photo Gallery of Pre-Campus Training Program**





Establishment Year: 1961 NAAC Reaccredited: B++ Grade III Cycle



Phone No.: (02382) 222602, 221602

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**Dayanand Education Society's** 

# Dayanand College of Commerce, Latur

We build excellent careers

(Affiliated to - Swami Ramanand Teerth Marathwada University, Nanded.)

Laxmiraman Lahoti

Ramesh Biyani

Dr. Shriram Solanke

President

Secretary

M.Com.,LL.B.,M.Phil.,Ph.D.

Principal

Ref. No .: My /2020-21/540

Date: 24/03/2021

#### MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (hereinafter referred to as the "MOU") is made and executed on this 23<sup>rd</sup> day of March 2021 at Pune.

#### BETWEEN

Dayanand College of Commerce, a college/Institute recognized under Section 2(f) and 12 (B) of the UGC Act 1956 and having address at:Barshi Rd, Prakash NagarLatur, 413512, Maharashtra, India.

Through its Principal

(hereinafter referred to as "PARTNER INSTITUTE")

AND

**BAJAJ FINSERV** LIMITED, a company registered under the provisions of the Companies Act, 1956, having its registered office at: Bajaj Auto Ltd Complex, Mumbai-Pune Road, Pune 411 035

AND

BAJAJ FINANCE LIMITED, a company registered under the provisions of the Companies Act, 1956, having its registered office at: Akurdi, Pune 411 035

Through President (Legal and Taxation) - Bajaj Finserv Limited

(Bajaj Finserv Limited and Bajaj Finance Limited hereinafter referred to as "FINSERV")

The expressions "PARTNER INSTITUTE" and "FINSERV" shall, collectively be referred to as "Parties" and individually as "Party".

#### WHEREAS:

- A. PARTNER INSTITUTE established in 1961 by Dayanand Education Society is affiliated to Swami Ramanand Teerth Marathwada University, Nanded.
- B. Bajaj Finserv Limited is the holding company for financial services businesses of the Bajaj Group;
- C. Bajaj Finance Limited is a Non-Banking Finance Company registered with Reserve Bank of India.



- D. FINSERV, as part of its Corporate Social Responsibility (CSR) activities, desires to create employment opportunities for educated youth in the Banking, Finance and Insurance Sector through a customized training programme encompassing product knowledge, communication and other soft skills, which is expected to benefit fresh graduates, especially those belonging to economically weaker sections of the society;
- E. FINSERV, in partnership with some of the leading educational institutes, has designed and developed a customized programme viz. Certificate Programme in Banking, Finance and Insurance (hereinafter referred to as CPBFI).
- E. The PARTNER INSTITUTE has expressed its willingness to partner with FINSERV to conduct CPBFI for its students and alumni, on terms and conditions set out herein below;
- F. FINSERV has accepted the offer of the PARTNER INSTITUTE and agreed to partner with the PARTNER INSTITUTE for conducting CPBFI, on terms and conditions set out below.

NOW THIS AGREEMENT WITNESSETH AND IT IS AGREED BY AND BETWEEN THE PARTIES AS UNDER:

#### 1. Purpose/Objective of CPBFI:

The objective of CPBFI is to impart practical knowledge and essential skills to final year graduation students and fresh graduates, especially those belonging to economically weaker sections of the society, with a view to create employment opportunities for them in the Banking, Finance and Insurance Companies.

#### Scope of CPBFI:

- FINSERV has appointed different training institutes as Official Training Partners for conducting CPBFI (hereinafter referred to as CPBFI Official Training Partners).
- FINSERV and the PARTNER INSTITUTE, through one of the CPBFI Official Training Partners, shall conduct, for the eligible students and alumni of the PARTNER INSTITUTE, a Certificate Programme in Banking, Finance and Insurance viz. CPBFI, covering industry overview and product knowledge relevant for roles in banks, NBFCs, life insurance and general insurance companies, communication and other workplace skills. CPBFI shall be conducted through classroom training (hereinafter referred to as CPBFI—CLASSROOM), online training (hereinafter referred to as CPBFI—ONLINE) or a combination of classroom and online training (hereinafter referred to as CPBFI—BLENDED).

#### 3. Responsibilities of the Parties:

- i. The PARTNER INSTITUTE shall be responsible for mobilizing students for the CPBFI Programme by spreading awareness about CPBFI and its potential benefits for the prospective students. FINSERV shall, if requested by PARTNER INSTITUTE, at its discretion, support the awareness campaigns by participating in the student meetings, parent meetings and design of publicity material such as posters, leaflets etc.
- ii. The PARTNER INSTITUTE shall be responsible for providing necessary infrastructure facilities for conducting classroom sessions of CPBFI-CLASSROOM and CPBFI-BLENDED, specifically (a) one class room, equipped with a projector, a sound system and a white-board with a seating capacity of at least 45 students, (b) one computer room, equipped with computers having MS Office software and high-speed internet connection, with a seating capacity of at least 25 students, for conducting the online assessment tests (c) one assembly hall with a capacity of around 60 persons and 3 interview rooms, for one day per batch, for conducting CPBFI HR Workshop. PARTNER INSTITUTE shall also provide basic stationery required for training purposes such as marker pens, chart sheets, chalks etc.



- iii. The PARTNER INSTITUTE shall appoint a Coordinator for every CPBFI batch, with following responsibilities;
  - a. To motivate and encourage students to extract maximum benefit from CPBFI.
  - •b. To provide necessary support to the CPBFI Official Training Partner for planning and conducting the program.
  - c. To conduct online pre-assessment and post-assessment tests for every batch.
  - d. To ensure that the classes are conducted as per pre-defined schedule.
  - e. To ensure that all students are regularly attending the classes.
  - f. To maintain daily attendance of students.
  - g. To attend few classes as an observer and provide feedback to FINSERV about the training quality.
  - h. To ensure discipline and good conduct from the students.
  - i. To support FINSERV team to conduct CPBFI HR Workshop for every batch.
  - j. To submit required college information as per Annexure 3 to FINSERV coordinator.
- iv. The PARTNER INSTITUTE shall issue an appointment letter to the Coordinator as per format prescribed in Annexure 4 of this MOU. The PARTNER INSTITUTE shall submit the appointment letter, duly authorized by the Principal of the PARTNER INSTITUTE and accepted by the Coordinator, to FINSERV before commencement of every CPBFI Batch.
- v. FINSERV shall be responsible to design and continuously improve the CPBFI programme structure, including adding or deleting courses, changing pedagogy or modifications to the programme duration.
- vi. FINSERV shall be responsible to arrange faculty, with requisite expertise and experience, through any of its CPBFI Official Training Partners. FINSERV shall provide necessary details of the concerned CPBFI Official Training Partner to the PARNTER INSTITUTE at least 2 weeks before start of every batch. FINSERV shall be responsible to arrange the online training platform for conducting CPBFI-ONLINE and CPBFI-BLENDED.
- vii. FINSERV and the PARTNER INSTITUTE, shall be responsible for award of "Certificate of Completion" at the completion of CPBFI to all successful candidates who meet eligibility criteria viz. requisite attendance and credits in the examinations conducted during CPBFI.
- viii. FINSERV, as part of its CSR, shall bear the full cost of faculty deployed by its CPBFI Official Training Partner, to ensure that CPBFI is affordable to students belonging to economically weaker sections of the society.
- ix. FINSERV along with its chosen academic partner/s, shall conduct an online examination at the end of CPBFI.

  Only students who pass this examination and have requisite attendance shall be eligible to receive the "Certificate of Completion". This examination shall be in addition to all other examinations conducted by the CPBFI Official Training Partner during CPBFI.
- x. The PARTNER INSTITUTE shall display the FINSERV name and logo prominently in all marketing and publicity material, notices for students and all other internal and external communications, in paper form or otherwise, relating to CPBFI.
- xi. Any other use of FINSERV brand names by the PARTNER INSTITUTE shall require prior written consent from FINSERV.
- xii. The PARTNER INSTITUTE shall provide to FINSERV, necessary information about all the students of CPBFI, in the format specified by FINSERV in Annexure 1. FINSERV shall be free to contact the students directly for the purpose of monitoring the impact of CPBFI and the career progression of students.

- xiii. The PARTNER INSTITUTE shall not conduct CPBFI or a programme with identical course structure except in partnership with FINSERV.
- xiv. The PARTNER INSTITUTE shall be solely responsible to comply with regulations of University Grants Commission or any other authority regulating educational activities in India. The PARTNER INSTITUTE agrees that FINSERV shall not have any liability including monetary or otherwise, in the event of any regulatory action taken against the PARTNER INSTITUTE in respect of conducting this programme. The PARTNER INSTITUTE agrees to fully compensate FINSERV in case an action is taken against FINSERV by any such regulatory authority in respect of conduct of CPBFI by the PARTNER INSTITUTE under this MOU.
- xv. The PARTNER INSTITUTE shall be solely responsible for payment of GST or any other taxes that may be applicable, in respect of fees collected by the PARTNER INSTITUTE for CPBFI and FINSERV shall not have any liability towards the same. The PARTNER INSTITUTE agrees that FINSERV shall not have any liability, monetary or otherwise, in the event of any action is taken against the PARTNER INSTITUTE by any tax authorities. The PARTNER INSTITUTE agrees to fully compensate FINSERV in case any action is taken against FINSERV by any such tax authority in respect of conduct of CPBFI by the PARTNER INSTITUTE under this MOU.
- xvi. The PARTNER INSTITUTE shall submit the information specified in Annexure 3 before commencement of every batch to FINSERV.

#### 4. Batch Strength:

The parties agree that, each batch shall consist of minimum 45 and maximum 60 students. FINSERV and the PARTNER INSTITUTE may mutually decide to start a batch with less than 45 students.

#### 5. Term of the MOU:

The term of this MOU is for a period commencing from signing of this MoU till end of March 31, 2024, except Clause 3(xiii) and Clause 14, which shall continue to be in force for a further period of 3 years from the date of termination of this MOU. The parties may decide to further extend the term of this MOU by mutual consent on such terms and conditions as may be agreed between them.

#### 6. Course fees:

- i. PARTNER INSTITUTE shall charge a non-refundable fee of Rs. 1,000(Rupees One Thousand only) plus applicable GST and other taxes, to each of the students of CPBFI towards the course fees. The fee payable by each student shall not be less than Rs. 1,000 (Rupees one thousand only) plus applicable taxes and shall not exceed Rs. 3,000 (Rupees three thousand) plus applicable taxes. The fees specified here shall be valid for two years from signing of this MOU. The fees shall be reviewed on completion of this period and parties may mutually agree to revise the same from time to time.
- ii. On successful completion of every batch (i.e. If the overall attendance of the students is in excess of 75%) of CPBFI-CLASSROOM and CPBFI-BLENDED, FINSERV shall pay an amount of Rs. 500 (Rupees Five Hundred only) per student to the PARTNER INSTITUTE as a fee subsidy. The fee subsidy shall be paid by FINSERV within 2 weeks from completion of every batch and submission of bank account information as per Annexure 3. The method for calculating the overall attendance in respect of CPBFI batches, is included in Annexure 2.
- iii. The PARTNER INSTITUTE has agreed to suitably remunerate the coordinator and other staff members for their effort towards successful conduct of CPBFI Batch.

- iv. The PARTNER INSTITUTE, may at its own discretion, waive the fees of students from economically weaker sections, provided the number of such students does not exceed 15% of total enrolment in the respective batch.
- v. The PARTNER INSTITUTE shall ensure that no student shall be allowed to attend CPBFI without paying the full fees except those permitted under sub-clause iv above.
- vi. The PARTNER INSTITUTE shall submit to FINSERV, before commencement of any batch, extracts of bank statement or copies of cash receipts or a letter from the Principal or Vice-Principal confirming collection of fees from every participant.

#### 7. Duration and contents of CPBFI:

- CPBFI shall commence from March 2021. The said Programme will involve training of about 100 hours.
- ii. The PARTNER INSTITUTE has agreed to mobilize, on best effort basis, at least 40 students in first academic year and at least 80 students from second academic year onwards. The PARTNER INSTITUTE shall decide the batch schedule and timings and inform the schedule to FINSERV at least 45 days before commencement of the batch.
- iii. FINSERV shall arrange to make the faculty available as per the schedule informed by the PARTNER INSTITUTE.
- iv. Detailed schedule of the lectures and practical shall be given in advance to students before commencement of CPBFI.

#### 8. Place of teaching:

 The CPBFI classroom teaching and practical shall be conducted at Dayanand College of Commerce, Latur by the CPBFI Official Training Partner, for up to four hours a day on such days, dates and at such timings as may be mutually decided between the parties.

#### 9. Eligibility for CPBFI:

- i. Any student who is studying in the final year of Graduation Programme or pursuing any post-graduation programme shall be eligible to apply for admission to CPBFI.
- Additionally, any fresh graduate i.e. a graduate with less than 2 years of work experience or no work experience, shall also be eligible to apply for admission to CPBFI.
- Only candidates who are less than 27 years old, on the date of application, are eligible to apply for admission to CPBFI.
- iv. The PARTNER INSTITUTE shall select the final list of candidates for admission based on the criteria mutually agreed upon by the PARTNER INSTITUTE and FINSERV from time to time.

#### 10. Discipline and right to expel:

i. The students of CPBFI-CLASSROOM and CPBFI-BLENDED shall be subject to rules of discipline/code of conduct of the PARTNER INSTITUTE during course period. In case of CPBFI – ONLINE, the students shall be subject to rules of discipline/code of conduct of the CPBFI Official Training Partner.

- ii. If the concerned CPBFI Official Training Partner observes a breach of code of conduct by any student, it shall immediately report the same to the CPBFI Coordinator for necessary action.
- iii. If any participant commits breach of code of conduct of the PARTNER INSTITUTE, the faculty shall have full authority to expel such student for the remaining duration of CPBFI.

#### 11. Faculty:

- i. FINSERV shall be solely responsible for arranging, through a CPBFI Official Training Partner, faculty, with requisite industry and teaching experience, and conducting CPBFI efficiently and effectively. The PARTNER INSTITUTE shall not be responsible for making any payments to the faculty of the CPBFI Official Training Partner.
- ii. Some of the lectures of CPBFI may be conducted by the experts from FINSERV as per the understanding between the parties. However, the PARTNER INSTITUTE shall not be liable to pay any amounts to FINSERV towards the said lectures and no amounts shall be deducted from the amounts payable to the PARTNER INSTITUTE.

#### 12. Certification:

FINSERV and the PARTNER INSTITUTE shall issue a "Certificate of Completion" in "Certificate Programme in Banking, Finance and Insurance" to the eligible students of CPBFI-CLASSROOM and CPBFI-BLENDED. The certificates shall be printed by FINSERV and shall carry the logos of FINSERV, the PARTNER INSTITUTE and the concerned CPBFI Official Training Partner.

FINSERV shall issue a "Certificate of Completion" in "Certificate Programme in Banking, Finance and Insurance" to the eligible students of CPBFI-ONLINE. The certificates shall be in digital format and shall carry the logos of FINSERV, the PARTNER INSTITUTE and the concerned CPBFI Training Partner.

#### 13. Further Agreements:

The parties agree that, they may mutually discuss and enter into further agreements, if needed.

#### 14. Confidentiality:

- i. The Parties agree to maintain strict secrecy and confidentiality regarding any and all Confidential Information exchanged or to be exchanged between them in relation to this MOU.
- ii. The PARTNER INSTITUTE agrees that all the course material provided by FINSERV or the CPBFI Official Training Partner, including but not limited to CPBFI structure, curriculum, lesson plans and evaluation methods, shall be deemed to be Confidential Information.
- iii. The PARTNER INSTITUTE agrees that any of FINSERV's technical or business or other information including information given for development of any case studies / development of any program modules / contents, made available by FINSERV or its personnel to the PARTNER INSTITUTE shall be deemed to be Confidential Information.
- The PARTNER INSTITUTE agrees to restrict access and disclosure of Confidential Information to such of their employees, agents, vendors, and contractors strictly on a "need to know" basis, to maintain confidentiality of the Information disclosed to it in accordance with this clause.

v. Information and material disclosed and provided by each party to the other party in pursuance of or in connection with performance of its obligation under this MOU shall, at all times, remain the sole and exclusive property of the disclosing Party.

#### 15. Intimation about cancellation/postponement of CPBFI:

- i. If due to any cogent reasons, it appears to the PARTNER INSTITUTE that it is unable to arrange any batch as per schedule, the PARTNER INSTITUTE shall intimate about its inability to FINSERV at least 30 days in advance and the parties shall decide further schedule of CPBFI by mutual consent. FINSERV may decide to complete such batches through online classes.
- ii. However, if such postponement or cancellation is necessitated due to any last minute, unforeseen and unavoidable circumstances like Act of God, civil commotion, strike, bandh, disruption of traffic, epidemic, war, aggression, change in Government Policy or any other similar circumstances, the PARTNER INSTITUTE shall intimate the change in schedule as early as possible after such circumstances as stated above have arisen. In such circumstances, the PARTNER INSTITUTE shall not be held liable for payment towards any loss or damages caused to FINSERV due to delay in its schedule.
- iii. If for any reason, FINSERV, decides to discontinue support for CPBFI, it shall give a written notice to the PARTNER INSTITUTE, 30 days in advance. Such notice shall not impact any batch which is already in progress on the date of notice and the terms of this MOU shall continue to apply to the running batches.

#### 16. Amendment/Termination:

- i. Any amendment to the terms of this MOU can only be made by mutual consent of the parties.
- ii. This MOU may be terminated by either party, for breach of terms and conditions of the present MOU or otherwise, by a written notice of at least one (1) month in advance. Such notice of termination shall not interfere with the batches underway at the relevant time. Such batches shall be allowed to continue until their conclusion.
- Both the parties agree that Finserv shall have the right of terminating this MOU without any notice to the PARTNER INSTITUTE, if the PARTNER INSTITUTE charges a fee exceeding the amount prescribed under Clause 6(i) of this MOU. In such event, the batches underway at the relevant time, may also be terminated by FINSERV, unless the PARTNER INSTITUTE refunds the excess fee charged to every student of the batch.

#### 17. Applicable Law and Dispute Settlement:

- i. This MOU shall be governed by the Laws of India.
- ii. Any dispute arising between the parties in connection with or arising out of the performance of mutual obligations under this MOU shall be resolved by mutual discussion and consultation. If the dispute remained unresolved even after 30 days, then the dispute shall be referred to the Principal of Dayanand College of Commerce and Mr. V. Rajagopalan, President (Legal and Taxation), Bajaj Finserv Limited. The decision of the principal of Dayanand College of Commerce and Mr. Rajagopalan shall be final and binding on both parties.



#### 18. Originals:

This MOU is executed in counterparts, each of which shall be deemed to be original and retained by each of the Parties but together they shall constitute one and the same MOU.

IN WITNESS WHEREOF, the Parties hereto have put their hands the day, month and the year first hereinabove mentioned.

For Dayanand College of Commerce

Name:Dr. Shriram S Solanke Designation of incipal

Davanand College of Commerce,

Witness Full Name: Designation: For Bajaj Finance Limited

Name: V. Rajagopalan Designation: President (Legal and Taxation)

Witness Full Name: Ajay Sathe Designation: Group Head – Customer Experience and CSR

WITTER WITTER

For Bajaj Finserv Limited

Name: V. Rajagopalan Designation: President (Legal and Taxation)

Full Name: Ajay Sathe
Designation: Group Head –
Customer Experience and CSR

#### Annexure 1: Format for submission of student information

The PARTNER INSTITUTE shall provide the following information in respect of every student of CPBFI

- 1. Full Name:
- 2. Gender:
- 3. Academic qualification: If already graduate mention the degree. If pursuing graduation, mention the degree for which studying.
- 4. Status: Mention "Complete" if the candidate is already a graduate. Mention "Pursuing" in case of final year students.
- 5. Date of Birth: in DD/MM/YYYY format
- 6. Mobile Number:
- 7. Email Address:

### Annexure 2: Methodology for Calculating Overall Attendance of the Batch

The steps and formula for calculating overall attendance are as under.

- 1. Enrollment: Number of students who have registered and paid fees for CPBFI
- 2. Drop-outs: Number of students who stopped attending CPBFI during the batch
- 3. Regular students: Enrollment minus Drop Out
- 4. Total available student days: Number of regular students multiplied by total duration of CPBFI (number of days. E.g. 40 days)
- 5. Actual student days: Sum of days attended by each regular student.
- 6. Overall attendance (%) = Actual Student Days / Available Student Days X 100

Example: In a CPBFI batch 43 students registered and paid fees. By end of first week 3 students stopped attending the batch. The batch was conducted for 40 days. Out of the 40 regular students – 10 attended every class, 15 attended for 35 days, 10 attended for 33 days and 5 attended by 30 days. Overall attendance will be calculated as under.

Enrollment: 43

Drop-out: 3

Regular students: 40

Available days: 40 X 40 i.e. 1600

Actual days: (10 X 40) + (15 X 35) + (10 X 33) + (5 X 30) = 400 + 525 + 330 + 150 = 1405

Overall attendance: (1405 / 1600) X 100 = 87.81%

Annexure 3: Information required by FINSERV before commencement of every batch

| Sr. | Information Required   |
|-----|--|
| 1   | Basic information about the PARTNER INSTITUTE viz.   |
|     | News Bearing College Co.   |
|     | Name : Dayanand College of Commerce, Latur Year of establishment : 1961  |
|     | Name of the educational society : Dayanand Education Society, Latur  |
|     | Contact details : (02382)- 221349, Cell- 9420438712  |
|     | Website URL: www.dcomm.org   |
|     | NAAC rating: B++   |
|     | Total number of students (by stream): B.Com 1693, M.Com 914, BCA- 281, BBA- 204,   |
|     | B.Voc 62   |
| 2   | Total final year students (by stream): <b>B.Com 545, M.Com 434, BCA- 46, BBA- 30.</b> Coordinator Details viz.   |
| 2   | Coordinator Details viz.   |
|     | Name : Prof.Dagdu J.Shaikh   |
|     | Designation : Assistant Professor and Training & Placement Officer   |
|     | Department (Commerce/Science etc.) : Commerce  |
|     | Contact details: Mobile and Email Address : Cell- 9420438712,  |
|     | E-mail ID: dagdu2011@gmail.com   |
| 3   | Bank Details for payment of subsidy viz.   |
|     |  |
|     | Beneficiary Name: Principal, Dayanand College of Commerce, Latur Bank Account number: 20102204206  |
|     | Bank Account Type: (Saving/current): Saving  |
|     | Bank Name : Bank of Maharashtra  |
|     | Branch : MIDC, Latur   |
|     | IFSC Code: MAHB0000928   |
|     |  |
|     | Permanent Account Number of the college (PAN): AAATD8003E  |
|     | Please manifely account of the Manifely and the Manifely  |
|     | Please provide scanned copy of a cancelled cheque and PAN Card along with the above information  |
|     | mornation  |
| 4   | High resolution logo of the college for printing on the Certificate/CPBFI brochures etc.   |
|     |  |
|     |  |
|     | Committee Commit |
|     | Ai, JPEG, PNG, PDF Format. The image should be high resolution.  |
| 5   |  |
| 3   | Brief write up about the institute – for inclusion on CPBFI website, CV book etc.  |
|     | At the time of liberation of Hyderabad from the clutches of Nizam in 1948, the five  |
|     | districts of the region had minimum facilities of education up to just the matriculation   |
|     | level. For higher education, students had to go to big cities like Pune, Mumbai or   |
|     | Hyderabad. The common students of the region could hardly afford this. After the   |
|     | independence, the most urgently felt need was to facilitate the people with good and   |
|     | affordable education to make them educated and able citizens of India. Taking into   |
|     | account the poor facilities of education in Marathwada region, the philanthropist, reputed   |
|     | merchant community of Latur, decided to establish higher education society at Latur. The   |
|     | founders established Dayanand Education Society (DES) and commenced Dayanand   |
|     | College in 1961 with Arts, Commerce and Science disciplines. In 1967, Science College got separated, while in 1971 Arts and Commerce became independent colleges.  |
|     |  |
|     | In 1961, the then Governor of Maharashtra Shri. Shriprakash set the founding stone of the  |
|     | building of DES and today it has branched itself into almost a mini University. The society's  |

22 acres of spacious campus incorporates independent spacious buildings of eight colleges, Laboratories, boys' and womens' hostels and library building. A specious canteen, a grand auditorium, society office, many well equipped play grounds, indoor stadium and lush greenery add to the educational environment of the campus. The parents crave to enroll the future of their children in the campus. The staff feels immensely honoured in serving this society.

Initially Dayanand College of Commerce was permanently affiliated to Marathwada University, Aurangabad up to 1995 and then to Swami Ramanand Teerth Marathwada University, Nanded. The college is recognized under 2 (f) and 12 (b) of the UGC Act. Started with the objective of offering good educational facilities at affordable costs to the common students, Today it is serving the under privileged and vulnerable section of the society. There are more than 75% of the enrolled students in the college from socially and economically backward sections, minority and rural areas.

The college offers 9 academic programmes, comprising of 06 UG, 1 PG level, 2 Ph.D. and 11 Value-added courses.



Establishment Year: 1961 NAAC Reaccredited: B++ Grade III Cycle



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Dayanand Education Society's

# Dayanand College of Commerce, Latur

We build excellent careers

(Affiliated to - Swami Ramanand Teerth Marathwada University, Nanded.)

Laxmiraman Lahoti

President

Ramesh Biyani

Dr. Shriram Solanke M.Com., LL.B., M.Phil., Ph.D.

Secretary

Principal

Ref. No.:

Date:

23/03/2021

To

Prof. Dagdu J. Shaikh

Assistant Professor and Training & Placement Officer,

Dayanand College of Commerce, Latur.

Subject: Your appointment as the official coordinator for the Bajaj Finserv CPBFI Programme

Dear Sir,

I am pleased to inform you that you have been appointed as the official coordinator for conducting Bajaj Finserv's CPBFI Programme in our college. Congratulations!

As official coordinator of the CPBFI programme, you will be responsible for ensuring that the programme is successfully conducted in our college, in accordance with the terms and conditions prescribed in the MOU signed between our Institute and Bajaj Finserv Limited and Bajaj Finance Limited. Your specific responsibilities are mentioned in Clause 3(iii) of the said MOU. You will also abide by the other terms of the MOU, specifically those relating to confidentiality of information.

The college will be pay you a consolidated amount of Rs.10,000/- (Rupees Ten thousand only) for every successful batch of CPBFI, coordinated by you. This amount shall be subject to applicable taxes.

This appointment is valid for the academic year 2020-2021, subject to satisfactory performance.

Kindly confirm your acceptance to this appointment by signing this letter.

For: Dayanand College of Commerce, Latur

Authorized signatory

(Dr. S. S. Sotantel Al

Deviational College of Commerce

LATUR.

I agree to the terms of this appointment letter.

Coordinator

( Prof. Dagdu J. Shaikh)

Assistant Professor and Training & Placement Officer





## **CPBFI Batch Performance Report**

To
The Principal and CPBFI Coordinator,
Dayanand College of Commerce
Latur
Maharashtra

We are pleased to share the Batch Performance Report in respect of Batch Number 1 (CPBFI Batch Number 261) conducted at your college/institute from May 27<sup>th</sup> 2021.

Our official training partner for the batch was **Centre for Investment Education and Learning (CIEL)**. The batch was conducted online.

RESULT: Number of students eligible for certificates – 27; Passing Ratio – 61.36%.

#### **Student Profile Details:**

| First Generation Graduates                    | 42 (77.8%)                      |
|---|---------------------------------|
| Socially weaker Categories (OBC/SC/SBC/ST/NT) | 23 (42.6%)                      |
| Female students                               | 34 (63.0%)                      |
| Educational Backgrounds                       | B.com 38 (70.4%), BBA 3 (5.6%), |
|   | BCA 1 (1.9%) M.com 12 (22.2%)   |

#### 1. Student Participation Details:

| Enrolment Details | No. of students |
|-------------------|-----------------|
| Enrolment         | 54              |
| Cancellation      | 4               |
| Drop-outs         | 6               |
| Regular Students  | 44              |
| Drop-out Ratio    | 12              |

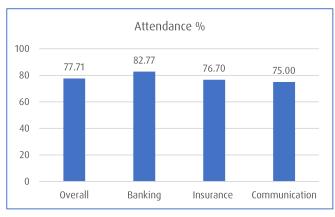
| Participation   | No. of students |
|-----------------|-----------------|
| Pre-assessment  | 54              |
| Post-assessment | 39              |
| HR Workshop     | 38              |
| Feedback Survey | 28              |
|                 |                 |

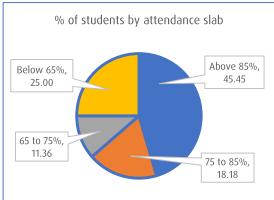
The student participation in the programme is driven by (a) the relevance of the programme in their individual career plans, (b) their understanding and conviction about the programme value and (c) their investment in the programme. A combination of all these factors leads to high participation.





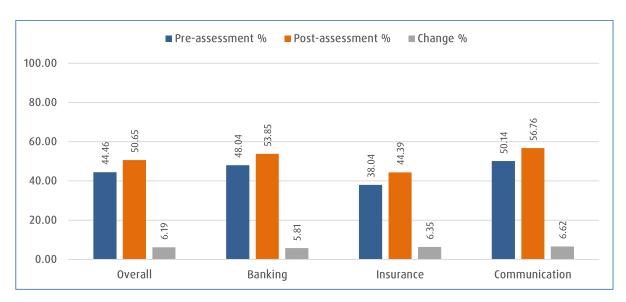
#### 2. Attendance Details





Attendance is driven by (1) certification eligibility criteria (CPBFI requires minimum 65% attendance), (2) training quality, which is a combination of trainer's command over subject, the pedagogy used and students' participation and (3) students' willingness and ability to attend. Non-availability of infrastructure and mandatory college events or family events have a big influence on students' ability to attend.

#### 3. Performance in online Assessment Tests - Average Scores



Performance in online assessment tests is driven by the attendance and attentiveness of the students and by the training quality of CPBFI trainers. Students with higher attendance typically perform better than others.





#### 4. Interview Performance

|                   | Attended | Shortlisted | Success Rate |
|-------------------|----------|-------------|--------------|
| HR Workshop (HRW) | 38       | 25          | 65.79%       |

A HR Workshop is conducted at the end of every batch, wherein recruiters from Bajaj Finserv and its subsidiaries, interview candidates for specific roles in BFSI industry. The recruiters shortlist candidates based on these interviews and provide us a list of candidates that they believe have a very high chance of being selected in a job interview. This independent assessment by professional recruiters is a good 'lead' indicator of employability.

#### 5. Student endorsement

| Voice of students   | % strongly agree |
|---|------------------|
| My confidence has improved (Attitude Development)                 | 64.29            |
| My communication has improved (Skill Development)                 | 64.29            |
| My industry knowledge has improved (Knowledge Development)        | 46.43            |
| CPBFI was the right decision for my career (Overall satisfaction) | 57.14            |

Students join CPBFI with different objectives, so, it is important to seek their confirmation about improvement in their own attitude, skills and knowledge. This confirmation along with HR Workshop performance are key performance indicators of CPBFI.

#### 6. Net Promoter Score (NPS)

| Voice of students   | % of respondents |
|---|------------------|
| On a scale of 0-10 how likely are you to recommend CPBFI to others? |                  |
| Very Likely - Promoters – Score of 9 or 10                          | 75.00            |
| Not Sure - Passives – Score of 7 or 8                               | 10.71            |
| Not Likely – Detractors – Score of 0 to 6                           | 14.29            |
| Net Promoter Score = Promoters – Detractors                         | 60.71            |
| Overall Rating – Good (>0), Excellent (>50%), Exceptional (>70%)    | Excellent        |

Net Promoter Score or NPS is globally regarded as a strong indicator of customer experience and loyalty. For CPBFI also NPS is regarded as an important success indicator.

#### 7. Feedback about faculty:

| Faculty Name      | Subject       | % of students# |
|-------------------|---------------|----------------|
| Ankit Khandelwal  | Banking       | 67.86          |
| Poonam Deodas     | Insurance     | 64.29          |
| Narahar Deshpande | Communication | 92.86          |

<sup># %</sup> of students that have rated the respective faculty as "Excellent".

Feedback about individual trainers help in assessment of the trainers and their delivery quality. These ratings are used to identify best trainers for each subject and to plan supporting interventions for trainers that are not at par.





#### 8. Comments from Bajaj Finserv CPBFI Team:

#### • What worked well -

The students who participated in the HR Workshop have performed well which is reflecting from the selection ratio of the batch. From the feedback, 57.14% students strongly agree that joining CPBFI was a right decision. The students also provided a very encouraging feedback to all the faculties and about all aspects of the batch.

#### What could have been better -

The passing ratio of the batch could have been better. The students who have failed is because of their low attendance & low performance in assessments. 25% students had less than 65% attendance. The batch started with enrolment of 54 students however, there were 4 students who cancelled and 6 who dropped-out in middle of the course. The high cancellation & drop-out suggests that the students had either enrolled without adequate understanding of the programme or had very different expectations from the programme. These students lost an excellent opportunity to enhance their capabilities. There were about 6 students who did not appear for the HR Workshop. They would have learnt a lot from the experience.

We place on record our appreciation for the efforts put in by the coordinator, Prof Shaikh Dagadu Jabbar, and other staff in making the batch successful. Overall, the students have sincerely completed the program and performed well and we are confident, every one of them has a successful career ahead!

Thank you!!

#### Team CPBFI

#### Bajaj Finserv Limited

6<sup>th</sup> Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune – 411014,

Website: <a href="https://www.bajajfinserv.in/CPBFI">www.bajajfinserv.in/CPBFI</a>

Email: cpbfi@bajajfinserv.in

**CPBFI** 





# CERTIFICATE PROGRAMME IN BANKING, FINANCE AND INSURANCE (CPBFI)

Where Potential Meets Opportunity

# ABOUT CERTIFICATE PROGRAMME IN BANKING, FINANCE AND INSURANCE (CPBFI)

Bajaj Finserv brings to you CPBFI, a customized certificate programme. CPBFI has been designed for fresh graduates and final year students aspiring to build a career in the financial service industry.

The programme has been developed in collaboration with one of India's leading management schools and a top mental health institute.

A successful career begins with right capabilities. CPBFI helps in development of right attitude, domain knowledge and communication and workplace skills to enhance the employability of the participants. After completing the programme, candidates can apply to private banks, non-banking finance companies, life insurance and general insurance companies for entry-level positions in sales, operations, customer service or related roles.

# A COMPLETE INTERVIEW EXPERIENCE

Professional corporate recruiters take the participants through a simulation of the end-to-end recruitment process. The workshop covers the entire recruitment journey, from selecting the job advertisement to job interview. It concludes with the HR teams sharing the overall feedback and guidance for job search and interview preparations.

# **UNIQUE** FEATURES



# Programme designed by the industry, for the industry

Addresses all components of employability *viz*. attitude, skills and knowledge.



#### Short duration

~100 Hours over 32 days (classroom) or 46 days (online)



Nominal fee payable by students, balance subsidized by Bajaj Finserv Excellent training for an affordable fee



End-to-end experience of the recruitment process Interview practice and guidance through an HR workshop



# COMPANIES OUR ALUMNI WORK FOR

- Aditya Birla Sun Life Insurance
- Amazon
- AU Small Finance Bank
- Aviva Life Insurance
- Axa Business Services
- Axis Bank
- · Bajaj Allianz Gen Insurance
- Bajaj Allianz Life Insurance
- · Bajaj Auto
- Bajaj Financo
- Citibank
- · Club Malandra Holidays
  - Cognizant
- · eClerx
- Future Generali India
- GATI
- · GoAir
- HDB Financial Services
- HDFC Bank
- HDFC Life Insurance
- Hexaware Technologies

ONTRACT

IBM Concentrix

- · IBM Concentrix
- ICICI Bank
- ICICI Lombard
- ICICI Prudential
- IDFC First Bank
- · Infosys BPO
- Karvy Stock Broking
- Mahindra Finance
- Manappuram Finance
- Motroglobal Corvices
- · Mihan BPO
- Muthoot Fincorp
- · Saraswat Co-on Bank
- · SBI Life Insurance
- Siemens Healthcare
- Star Union Dai-Ichi Life Insurance
- Star Health & Allied Insurance
- Tata AIA Life Insurance
- Tata AIG Gen Insurance
- TCS
- · WNS Global Service

Note: All the students have found jobs without any support from the CPBFI team at Bajaj FinServ. Data is based on updates provided by the alumni from time to time and the LinkedIn profiles of our alumni. The candidates might have changed their jobs subsequent to our interactions.

# **SNAPSHOT** OF THE SYLLABUS

- Managing self Swaroop-Understanding and regulation of how one thinks, feels and behaves, self-confidence, emotional regulation, decision-making, stress management
- Overview of Retail Banking-Overview of the banking and NBFC industry and details about banking products
- Overview of Insurance-Overview of life and general insurance industry and details about products
- Communication and Workplace Skills-All types of communication, feedback techniques, persuasion, working in teams, group discussion and interview skills

## **OUR PARTNERS**



Symbiosis School of Banking and Finance, Pune (SSBF)



Institute for Psychological Health, Pune (IPH)



Centre for Investment Education and Learning (CIEL)



WalchandPlus a Division of Walchand PeopleFirst Limited (WPFL)



Centum Learning Limited.

### **ELIGIBILITY**

- Fresh graduates, post graduate students or final year students from any stream
- Age Limit up to 27 years (No entrance exam)





Bajaj Finserv Limited, 6<sup>th</sup> floor, Bajaj Finserv Corporate Office, Off Pune Ahmednagar Road, Viman Nagar, Pune - 411014



020 - 3040 5700



https://www.linkedin.com/showcase/finservcpbfi

CPBFI is an employability initiative of Bajaj Finserv Limited and its group companies, aimed at enhancing the employability of graduates, especially first-generation graduates, from small towns. Under this initiative, customised training programmes are conducted, in collaboration with college partners, for the students and alumni of the partner colleges. CPBFI is conducted in over 50 cities across India and more than 10000 students have benefitted from CPBFI.



## **CPBFI Courses and Structure**

## **ATTITUDE**

#### Course 1: Managing Self - SwaRoop

SwaRoop orientation

My Self

Self-belief - staying assertive

Mind-body connections and Self-talk

What are emotions

Regulating emotions

What is belief

**ABC** Principle of REBT

Rational and irrational beliefs

**Decision** making

Daily challenges

## **SKILLS**

#### Course 2: **Communication and Workplace Skills**

What is communication

Goals and barriers in communication

Modes of communication

Listening skills and empathy

Non-verbal expression skills

Summarisation skills

Effective communication

Use of language in communication

Spoken communication

Telephonic communication

Written communication

Giving and receiving feedback

Saying and taking NO

Persuasion and influencing skills

Working in teams

Group discussion skills

Goals and targets at workplace

Representing self

Job interview techniques

Job interview demonstration

## **KNOWLEDGE**

### Course 3:

**Overview of Retail Banking** 

Introduction to Banking

Introduction to Branch Banking

Customers and Their Needs

Overview of Banking Products

**Liability Products** 

Asset Products

Third Party and Fee-based Products

**Business Development** 

Transaction Processing

**Customer Service** 

Compliance and Ethics

Future of Banking

Inclusive Banking

Introduction to NBFCs

Overview of Corporate Banking

Banking and Me

## **KNOWLEDGE**

#### Course 4: **Overview of Insurance**

Need for Insurance

**Evolution of Insurance** 

Overview of an Insurance Company

Overview of Retail Insurance Products

Overview of the Companion Products

Overview of Insurance Distribution Channels

Selling Insurance

Insurance Operations

**Customer Service** 

Ethics and Compliance in Insurance

Future of Insurance

Inclusive Insurance

Profitability Drivers for Insurance

Mock interviews by corporate recruiters

#### Classroom Only

Banking



Insurance



Communication



**Managing Self** 



96 hrs over 30 days

#### **Online Only**

Banking



Insurance



Communication



Managing Self



96 hrs over 46 days

Establishment Year: 1961

Independent: 1970

NAAC Reaccredited: B++ Grade



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Fax No. : (02382) --

Email : dcomm@rediffmail.com

Dayanand Education Society's

# Dayanand College of Commerce, Latur

(Affiliated to - Swami Ramanand Teerth Marathwada University, Nanded.)

Laxmiraman Lahoti

Ramesh Biyani

Dr.Shriram Solanke

President

Secretary

M.Com., LL.B., M.Phil., Ph.D. Principal

National Programme on Technology Enhanced Learning (NPTEL) Online Certification Course

### **Emotional Intelligence**

Duration: - Jul-Dec 2020

(20Week Course)

Academic Year 2020-21

### List of enrolled students for the course

| Sr.<br>No | NPTEL Roll No      | NAME OF STUDENT        |
|-----------|--------------------|------------------------|
| 1         | NOC20HS13S11870001 | JADHAV ANJALI RAJENDRA |
| 2         | NOC20HS13S11870006 | MAYURI MOHAN KULKARNI  |

Principal

I/C. Principal

Jayanand College of Commerce

LATUR