



Report on Certificate Programme in Banking, Finance, and Insurance (CPBFI)

Program Coordinator- Prajjawal Pradhan, W.B.E.S
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Department of Commerce
Darjeeling Government College

Dated : 29th May 2023

Introduction: The Certificate Programme in Banking, Finance, and Insurance (CPBFI) conducted in our college, in collaboration with Bajaj Finserv Limited, aimed at providing comprehensive training to graduates, especially first-generation graduates, across India. The programme, spanning from September 6th, 2021, to October 21st, 2021, and from August 23rd, 2022, to October 6th, 2022, was designed to enhance employability for the Banking, Financial Services, and Insurance (BFSI) sector.

Programme Overview: CPBFI, a 100-hour training programme, was meticulously structured by Bajaj Finserv to equip participants with the necessary skills and knowledge required for various roles in banks, finance companies, and insurance companies. The programme focused on preparing participants for customer-facing roles in sales, service, and operations, which offer substantial career opportunities and growth prospects.

Course Structure:

Course 1: Managing Self - SwaRoop

- Self-awareness and self-belief
- Emotion regulation and decision-making
- Rational and irrational beliefs
- Coping with daily challenges

Course 2: Communication and Workplace Skills

- Communication fundamentals and barriers
- Listening, empathy, and non-verbal expression
- Effective verbal, telephonic, and written communication
- Giving and receiving feedback, persuasion, and influencing skills
- Working in teams and job interview techniques



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Course 3: Overview of Retail Banking

- Introduction to banking and branch banking
- Understanding customer needs and banking products
- Transaction processing, customer service, and compliance
- Future trends in banking and inclusive banking
- Introduction to Non-Banking Financial Companies (NBFCs) and corporate banking

Course 4: Overview of Insurance

- Importance and evolution of insurance
- Insurance products, distribution channels, and selling techniques
- Insurance operations, customer service, and ethics
- Future trends in insurance and inclusive insurance
- Profitability drivers for insurance companies

Mock Interviews: The programme also included mock interviews conducted by corporate recruiters, providing participants with invaluable practical experience and feedback to enhance their interview performance and readiness for the job market.

Serial NO.	Batch No	Period from	Period to	No of students enrolled	No of students completed
1.	1 st Batch (303) online 2021-2022	06.09.2021	21.10.2021	52	09
2.	2 nd Batch (545) offline 2022-2023	23.08.2022	06.10.2022	54	22

Outcomes: The CPBFI programme yielded significant outcomes, including:

- Enhanced employability of participants for roles in the BFSI sector
- Improved skills in communication, teamwork, and customer service



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-
- Comprehensive understanding of banking, finance, and insurance operations
 - Practical experience and feedback from mock interviews to boost confidence and readiness for job interviews.

Conclusion: The Certificate Programme in Banking, Finance, and Insurance conducted in our college, in collaboration with Bajaj Finserv Limited, proved to be an invaluable opportunity for participants to enhance their employability and skills for the BFSI sector. By providing comprehensive training and practical experience, the programme contributed to the professional development and career advancement of participants, thereby fulfilling its objective of making graduates job-ready for the dynamic field of banking, finance, and insurance.



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Some photos of 2nd offline batch of students attending the programme



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Samples of Certificate of Completion



P. Prasad

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Notice of the skill development Programme



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NOTICE

Date: 23.8.2021

Dear Students,

We are pleased to inform you that Bajaj Finserv Limited is organizing an online Certificate Programme in Banking, Finance, and Insurance (CPBFI).

Programme Details:

- **Title:** Certificate Programme in Banking, Finance, and Insurance (CPBFI)
- **Duration:** From 06.09.2021 – 21.10.2021 (100 hours)
- **Mode:** Online

Course Offerings:

- **Course 1: Managing Self - SwaRoop**
- **Course 2: Communication and Workplace Skills**
- **Course 3: Overview of Retail Banking**
- **Course 4: Overview of Insurance**

Who Can Participate: This programme is open to all final year male and female students who wish to enhance their knowledge in Banking, Finance and Insurance.

Contact Information: For any queries or assistance regarding the programme, please feel free to contact Mr. Prajjawal Pradhan,(8637326214) Assistant Professor, Program Coordinator.



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NOTICE

Date: 03.8.2022

Dear Students,

We are pleased to inform you that Bajaj Finserv Limited is organizing an online Certificate Programme in Banking, Finance, and Insurance (CPBFI).

Programme Details:

- **Title:** Certificate Programme in Banking, Finance, and Insurance (CPBFI)
- **Duration:** From 23.08.2022– 06.10.2022 (100 hours)
- **Mode:** Offline

Course Offerings:

- **Course 1: Managing Self - SwaRoop**
- **Course 2: Communication and Workplace Skills**
- **Course 3: Overview of Retail Banking**
- **Course 4: Overview of Insurance**

Who Can Participate: This programme is open to all final year male and female students who wish to enhance their knowledge in Banking, Finance and Insurance.

Contact Information: For any queries or assistance regarding the programme, please feel free to contact Mr. Prajjawal Pradhan,(8637326214) Assistant Professor, Program Coordinator.



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LIST OF STUDENTS ATTENDING 1ST BATCH WITH THEIR RESULTS (06.09.2021-21.10.2021)

To be eligible for certificates students need to have minimum 75% attendance AND minimum 50% scores in online assessments.

- If a student gets more than 50% marks, she get certificate even if attendance is lower than 75% but higher than 65%.
- If a student has more than 75% attendance, she gets a certificate even if marks are lower than 50% but higher than 40%.

Sl. no	BFS Batch Number	Display Name	Login ID	Attendance %	Percent POST	RESULT 2
1	303	Amisha Rai	BFS302210			FAIL
2	303	Amit Bamiki	BFS302211	9.52		FAIL
3	303	Anisha Rai	BFS302212	59.52		FAIL
4	303	Anupa Chettri	BFS302213	76.19	41.00	PASS
5	303	Arjoo Gajmer	BFS302214	45.24		FAIL
6	303	Bhawani Mukhia	BFS302215	54.76	58.00	FAIL
7	303	Bijeta Rai	BFS302216	45.24		FAIL
8	303	Bikram Chhetri	BFS302217			FAIL
9	303	Bishaka Tamang	BFS302218	16.67		FAIL
10	303	Chandana Tamang	BFS302219	61.90	1.00	FAIL
11	303	Debika Adhikari	BFS302220	26.19		FAIL
12	303	Dihang Limbu	BFS302221	30.95		FAIL
13	303	Diki Lhamu Tamang	BFS302222	11.90		FAIL
14	303	Dipeshna Sharma	BFS302223	26.19		FAIL
15	303	Dipshika Rai	BFS302224	4.76		FAIL
16	303	Esha Lowagun	BFS302225	35.71		FAIL
17	303	Hitesh Rai	BFS302226	2.38		FAIL
18	303	Ishnita Tamang	BFS302227	4.76		FAIL
19	303	Jasoda Pradhan	BFS302228	92.86	80.00	PASS
20	303	Joyita Ghorai	BFS302229	95.24	73.00	PASS
21	303	Kriti Subba	BFS302230	80.95	17.00	FAIL
22	303	Lakpa Diki Sherpa	BFS302231	23.81		FAIL



Jayivallama

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23	303	Lakpa Sangmu Yolmo	BFS302232	83.33	29.00	FAIL
24	303	Maya Pradhan	BFS302233	28.57		FAIL
25	303	Nabanit Dey	BFS302234	2.38		FAIL
26	303	Nawneeti Kanaujia Saha	BFS302235	61.90	58.00	FAIL
27	303	Neelam Keahari	BFS302236	100.00	49.00	PASS
28	303	Neha Rai	BFS302237	83.33	55.00	PASS
29	303	Nima Tshering Sherpa	BFS302238			FAIL
30	303	Nishal Chhetri	BFS302239	47.62		FAIL
31	303	Nitesh Chhetri	BFS302240			FAIL
32	303	Pabitrathapa	BFS302241	4.76		FAIL
33	303	Passang Sherpa	BFS302242	78.57		FAIL
34	303	Praniksha Subba	BFS302243	88.10	59.00	PASS
35	303	Prativa Thami	BFS302244	42.86		FAIL
36	303	Preeti Limbu	BFS302245	19.05		FAIL
37	303	Prem Kit Lepcha	BFS302246	26.19		FAIL
38	303	Rajiv Prasad	BFS302247	90.48	41.00	PASS
39	303	Rakshanda Thapa	BFS302248	11.90		FAIL
40	303	Reena Subba	BFS302249	38.10		FAIL
41	303	Reshub Mangar	BFS302250	38.10		FAIL
42	303	Rithik Tamang	BFS302251	52.38		FAIL
43	303	Ritu Tamangv	BFS302252			FAIL
44	303	Riya Gurung	BFS302253	61.90	68.00	FAIL
45	303	Salma Khaton	BFS302254	92.86	80.00	PASS
46	303	Sandeep Tamang	BFS302255			FAIL
47	303	Sangam Limbu	BFS302256			FAIL
48	303	Santi	BFS302257	4.76		FAIL
49	303	Sayujya Rai	BFS302258	16.67		FAIL
50	303	Shahil Ansari	BFS302259	16.67		FAIL
51	303	Shankar Chettri	BFS302260	7.14		FAIL
52	303	Shreya Barman	BFS302261	35.71		FAIL



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LIST OF STUDENTS ATTENDING 2ND BATCH WITH THEIR RESULTS (23.08.2022 - 06.10.2022)

To be eligible for certificates students need to have minimum 75% attendance AND minimum 50% scores in online assessments.

- If a student gets more than 50% marks, she get certificate even if attendance is lower than 75% but higher than 65%.
- If a student has more than 75% attendance, she gets a certificate even if marks are lower than 50% but higher than 40%.
- As you are aware we issue a joint “certificate of completion” and hence adherence to both criteria is important.

Sl. no	BFS Batch Number	Display Name	Login ID	Attendance %	Percent POST	RESULT 2
1	545	Aachal Pradhan	BFS314060	90.48		FAIL
2	545	Abinay Chettri	BFS314061	100.00	67.00	PASS
3	545	Aditya Pradhan	BFS314062	71.43	62.00	PASS
4	545	Aditya Rai	BFS314063	4.76		FAIL
5	545	Akil Gurung	BFS314064	85.71	58.00	PASS
6	545	Akriti Sharma Khanal	BFS314065	90.48	53.00	PASS
7	545	Alpha Mangar	BFS314066	28.57		FAIL
8	545	Anjali Sharma	BFS314067	100.00	43.00	PASS
9	545	Anurag Chettri	BFS314068	85.71	69.00	PASS
10	545	Awesh Rai	BFS314069	23.81		FAIL
11	545	Azad Khan	BFS314070	9.52		FAIL
12	545	Bhumika Chettri	BFS314071	57.14	49.00	FAIL
13	545	Bikram Prasad	BFS314072			FAIL
14	545	Ghyal Tshering Sherpa	BFS314073	52.38		FAIL
15	545	Madan Tamang	BFS314074	71.43	47.00	PASS
16	545	Mandira Sarkar	BFS314075	52.38		FAIL
17	545	Manoj Kumar Ram	BFS314076	52.38	20.00	FAIL
18	545	Manshi Rai	BFS314077	85.71	21.00	FAIL
19	545	Meena Kumari Karki	BFS314078	4.76		FAIL
20	545	Muskan Ahmed	BFS314079	4.76		FAIL



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21	545	Namit Rai	BFS314080	52.38	38.00	FAIL
22	545	Neha Gurung	BFS314081	90.48	63.00	PASS
23	545	Nima Lakki Tamang	BFS314082	61.90	52.00	FAIL
24	545	Nishal Sharma	BFS314083	42.86	11.00	FAIL
25	545	Nishant Ghatani	BFS314084	95.24	41.00	PASS
26	545	Passang Dupchen Tamang	BFS314085	71.43	42.00	FAIL
27	545	Pema Dorjay Bomzon	BFS314086	66.67		FAIL
28	545	Phuchung Sherpa	BFS314087	85.71	56.00	PASS
29	545	Prabin Tamang	BFS314088	90.48	60.00	PASS
30	545	Pranita Limbu	BFS314089	28.57		FAIL
31	545	Prashant Rai	BFS314090	61.90	52.00	FAIL
32	545	Pratham Lakandri	BFS314091	85.71	69.00	PASS
33	545	Rahul Kumar Sah	BFS314092	85.71	69.00	PASS
34	545	Rahul Prasad	BFS314093	100.00	54.00	PASS
35	545	Ritik Prasad	BFS314094	61.90	58.00	FAIL
36	545	Riwash Rana	BFS314095	33.33	46.00	FAIL
37	545	Riya Yonzon	BFS314096	33.33		FAIL
38	545	Roshika Chettri	BFS314097	85.71		FAIL
39	545	Rushil Gurung	BFS314098	100.00	67.00	PASS
40	545	Sabnam Bano	BFS314099	100.00	61.00	PASS
41	545	Sagar Sarwan	BFS314100	95.24	57.00	PASS
42	545	Sangay Tamang	BFS314101	23.81		FAIL
43	545	Sangay Wangdak	BFS314102	90.48	5.00	FAIL
44	545	Sanker Rasaily	BFS314103	95.24	61.00	PASS
45	545	Satyendra Rai	BFS314104	52.38	50.00	FAIL
46	545	Sewang Rai	BFS314105	42.86	31.00	FAIL
47	545	Shahnawaz Sheikh	BFS314106	85.71	63.00	PASS
48	545	Sharup Chettri	BFS314107	66.67		FAIL
49	545	Sneha Mandal	BFS314108	71.43	51.00	PASS
50	545	Sonam Bordoloi	BFS314109	23.81	20.00	FAIL
51	545	Soumi Chakraborty	BFS314110	80.95	39.00	FAIL
52	545	Subam Chhetri	BFS314111	80.95	48.00	PASS
53	545	Suvektsha Pokhrel	BFS314112	11.42		FAIL
54	545	Urvashi Raj Gupta	BFS314113			FAIL



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PERFORMANCE REPORT OF 1ST BATCH OF CPBFI

CPBFI

CPBFI Batch Performance Report

To
The Principal and CPBFI Coordinator,
Darjeeling Government College,
Darjeeling,
West Bengal.

We are pleased to share the Batch Performance Report in respect of Batch Number 1 (CPBFI Batch Number 362) conducted at your college/institute from Septth 2021.

Our official training partner for the batch was **Centers Learning Limited**. The batch was conducted online.

RESULT: Number of students eligible for certificates = 9; Passing Ratio = 36.62%.

Student Profile Details:

Total Generation Graduates	57 (95.0%)
Socially weaker Categories (OBC/SK/SRL/ST/NRI)	45 (78.0%)
Female students	41 (68.2%)
Educational Backgrounds	BA - 42 (73.0%), H.Com. - 2 (3.2%), B.Sc. - 14 (21.7%), MA - 2 (3.2%), M.Sc. - 1 (1.2%)

1. Student Participation Details:

Enrollment Details	No. of students	Participation	No. of students
Enrollment	60	Pre-assessment	49
Cancellation	21	Pre-assessment	19
Dropouts	13	HR Workshop	14
Regular students	46	Feedback Survey	2
Drop-out Ratio	23.33		

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.

CPBFI

2. Attendance Details

Attendance %

Overall	Ranking	Attendance	Pass
67.22	67.03	67.03	67.47

% of students by attendance slab

Above 85%	36.92
Below 60%	31.35
60 to 85%	17.28

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

Assessment	Pre-assessment %	Post-assessment %	Change %
Overall	49.17	48.75	1.60
Ranking	44.07	45.38	1.97
Attendance	41.38	42.81	1.17
CAMS	47.9	48.17	0.17

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.

CPBFI

4. Interview Performance

	Attended	Shortlisted	Success Ratio
HR Workshop (HRW)	14	10	71.43%

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 their 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)	70.00
My communication has improved (Skill Development)	100.00
My industry knowledge has improved (Knowledge Development)	0.00
CPBFI was the right decision for my career (Overall satisfaction)	50.00

Students join CPBFI with different objectives, so it is important to seek their confirmation about improvement in their own skills, skills and knowledge. This confirmation along with the 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	100.00
Not sure - Passives - Score of 7 or 8	0.00
Not likely - Detractors - Score of 6 or 5	0.00
Net Promoter Score = Promoters - Detractors	100.00
Overall Rating - Good (=0), Excellent (=50%), Exceptional (=75%)	NA

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
Ashish Chatterjee	Ranking	50.00
Rahul Senapati	Insurance	50.00
Sachin Chatterjee	CAMS	10.00

% of students that have rated the respective faculty as "Excellent".

Feedback about individual trainers helps 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.

CPBFI

8. Comments from Bajaj Finserv CPBFI Team:

- What worked well -**
The students who participated in the HR workshop seem to have prepared well and it is visible from the selection ratio of the workshop.
- 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 performance in the assessment, low attendance in non-participation in HR workshop, there were 21 students who cancelled and 13 students who dropped out after registering for the programme. The high cancellation & dropout 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.

We place our regard and appreciation for the efforts put in by the coordinator, Mr. Pragnav Pradhan, and other staff in making the batch successful. Overall, some of 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

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Pragnav Pradhan

**Officer-in-Charge
Darjeeling Govt. College**



PERFORMANCE REPORT OF 2ND BATCH OF CPBFI

BEYOND **BAJAJ FINSERV** **ACTIVATE**

**Certificate Programme in Banking, Finance and Insurance (CPBFI)
BATCH PERFORMANCE REPORT**

10 April 2023

To
The Principal and CPBFI Coordinator,
Darjeeling Government College,
Darjeeling,
West Bengal.

We are pleased to share the Batch Performance Report in respect of Batch Number 2 (CPBFI Batch Number 545) conducted at your college/institute from 23 Aug 2022.

Our official training partner for this batch was **Centum Learning Limited**.

OVERALL RESULTS:
Number of students eligible for certificates – 22
Passing Ratio – 53.46%

1. Student Profile Details (Based on Gross Enrolment)

Particulars	Number of students
Gross Enrolment	54
Of which: First Generation Graduates	48
Of which: Socially weaker Categories	36

First generation graduates and graduates from socially weaker section are very important segments for this flagship CSR initiative of Bajaj Finserv.

2. Student Participation Details:

Enrollment Details	No. of students	Participation	No. of students
Enrolment	54	Pre-assessment	52
Cancellation	3	Post-assessment	38
Dropped out	9	HR Workshop	38
Regular Students	37	Feedback Survey	13
Dropout Ratio %	19.57	Certified	22

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.

1

BEYOND **BAJAJ FINSERV** **ACTIVATE**

**Certificate Programme in Banking, Finance and Insurance (CPBFI)
BATCH PERFORMANCE REPORT**

3. Attendance Details

Course	Attendance %	Attendance Slab	% of students
Overview of Retail Banking	72.50	Below 65%	18.97
Overview of Insurance	78.02	65 – 75%	16.22
Communication and Workplace skills	73.27	75 – 85%	5.41
		Above 85%	59.46
Total	81.08	Total	100.00

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.

4. Performance in online Assessment Tests – Average Scores

Course Name	Scores before training	Scores after training	Improvement
Overview of Retail Banking	51.09	58.91	8.93
Overview of Insurance	37.81	41.95	4.14
Communication and Workplace skills	45.47	52.03	6.56
Total	44.25	50.75	6.50

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.

5. Performance in HR Workshop Interviews

	Attended	Shortlisted	Success Rate %
Participation and success	38	16	47.06

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.

2

BEYOND **BAJAJ FINSERV** **ACTIVATE**

**Certificate Programme in Banking, Finance and Insurance (CPBFI)
BATCH PERFORMANCE REPORT**

6. Student endorsement

Voice of students	% strongly agree
My confidence has improved (Attitude Development)	61.54
My communication has improved (Skill Development)	69.23
My industry knowledge has improved (Knowledge Development)	46.15
CPBFI was the right decision for my career (Overall satisfaction)	69.23

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.

7. 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	76.92
Not Likely - Detractors - Score of 0 to 6	0.00
Net Promoter Score = Promoters - Detractors	76.92
Overall Rating – Good (>9), Excellent (>50%), Exceptional (>70%)	Exceptional

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.

8. Feedback about faculty:

Faculty Name	Subject	% of student#
ABIR BHATTACHARJEE	Banking	76.52
RAHUL SENGUPTA	Insurance	61.54
ASMITA SEN GUPTA	CAWS	61.54

% 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.

3

BEYOND **BAJAJ FINSERV** **ACTIVATE**

**Certificate Programme in Banking, Finance and Insurance (CPBFI)
BATCH PERFORMANCE REPORT**

9. Comments from Bajaj Finserv CPBFI Team:

What worked well –

- We are pleased to note that more than half the students, that provided feedback, 'strongly' agree that joining CPBFI was a right decision.
- The students have given good feedback to all the faculties.

We place on record our appreciation for the efforts put in by the coordinator Prof. BRAJAJWAL PRAOCHAN, and other staff in making the batch successful. Overall, some of 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!

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Pranjwal Pradhan

**Officer-in-Charge
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