

FLIP National Challenge 2017

Terms & Conditions

Eligibility

This contest is for current students of 2-year regular full-time Post-Graduate Program in Management (PGDM)/MBA from any recognized Institute/University/Deemed University/Private University.

1. Any person who doesn't meet this criterion is not eligible to participate in the contest. Also, if a participant has already been certified by FLIP or purchased the training/certification/combo in any of the **applicable course** (as mentioned under clause 5 and 6 below) before 4th Aug 2017 **except those who enrolled during pre-book period i.e. 01st Aug – 03rd Aug 2017, then he/she will not be eligible to participate in the Challenge only for that course. He/she can still participate in any other applicable course.**
2. The contest is based on a **certification exam** that a participant needs to take at specified test centers/ under FLIP's supervision across India between **10th Aug -- 25th Sep 2017**.
3. Following are the courses (for final year students) in which a participant can write the exam:
 1. **Treasury & Capital Markets**
 2. **Corporate Banking, RM and Credit Analysis**
 3. **International Trade & Cash Management Services**
4. Following are the courses (for first year students) in which a participant can write the exam is:
 1. **Finance & Banking Fundamentals**
 2. **Wealth Advisor**
5. First year students of those institutes, that have purchased any of the below-mentioned FLIP courses for their students, will not be eligible to participate in Finance & Banking Fundamentals. They can however participate by enrolling in the Wealth Advisor course.
 1. The Young MBA Induction Program/Pack
 2. Finance & Banking Fundamentals
6. **Students of those institutes, that have purchased any of the applicable courses for their students, will not be eligible to participate in the same course in the contest. They can however participate in the contest by enrolling in any other applicable course.**

How to Participate

1. To participate in the contest, a student needs to enroll on the website **www.learnwithflip.com**, by paying a fee as applicable depending on the course/s they chose to participate in the contest, and write the exam within the specified time period (10th Aug - 25th Sep 2017).
2. Once he/she makes the payment he/she will be given access to the relevant online training course. **This training will be accessible from anywhere 24 hours a day for a period of 180 days from the time the participant first accesses the course.**
3. Following are the enrolment fees excluding any taxes as applicable for the applicable courses:

S. No.	Subject	Rack rate	Flat discount offered	Challenge Fee
1	Treasury & Capital Markets	INR 8,500	INR 2,000	INR 6,500

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2	Corporate Banking, RM and Credit Analysis	INR 8,500	INR 2,000	INR 6,500
3	International Trade & Cash Management Services	INR 7,000	INR 2,000	INR 5,000
4	Finance and Banking Fundamentals	INR 5,900	INR 1,500	INR 4,400
5	Wealth Advisor	INR 6,500	INR 1,500	INR 5,000

- To avail the above mentioned flat discount the participant will have to give his/her consensus by clicking on the link available on the website or apply a discount coupon code while enrolling and making the payment of the fee on the website.
- In addition to the above, FLIP is offering an **additional discount of INR 250 to candidates who register by 30th July 2017 for the pre-book**. To avail this discount, the candidate will have to use this amount from his/her wallet while making the payment. The amount will be credited to the registered mail id. **The discount of INR 250 will expire on 3rd Aug 2017**.
- An additional **loyalty discount of INR 500 is also being offered to all those students who had participated in FLIP National Challenge 2016 as a first-year student**. This INR 500 rupee will be credited to their wallet of the existing FLIP account. To avail this discount, the candidate will have to use this amount from his/her wallet while making the payment. **This loyalty discount of INR 500 will expire on 1st Sept 2017**.
- The candidates who enroll during the pre-book period (1st Aug – 3rd Aug 2017), will also get a free FLIP Training Program- Equity Research OR Technical Analysis**, worth INR 4950. The candidate can choose only one of the two courses. Only one course per enrollment will be provided.
- A candidate can also **earn gift vouchers worth INR 500 through a FLIP Referral Program**. These vouchers can be used while shopping at specific commercial outlets or online shopping portals.
- Every participant, on enrolment will also get a referral code, which can be used by any other candidate while enrolling for the contest. Any referral code can be used for any number of times. Each time a referral code is used for enrolling in the challenge, the referrer (who has shared his/her code and referred the contest to anybody) will earn vouchers of worth INR 500.
- The referee (who is using the code while enrolling for the challenge), will get an additional discount of INR 250 while enrolling for the contest**. This discount can be availed only on enrolment for any of the courses applicable in the contest. This discount will be in addition to the flat discount being offered on the rack rate.
- The payment can be made using Credit Card/Debit Card/ Internet Banking or Cash/Cheque/DD in any Axis Bank branch (by downloading a deposit slip from the website).

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Refund Policies

Refund on fees during challenge		
Scenario 1	Candidate has purchased the Challenge course without applying any of the discounts and is asking for refund of discount money.	In such a case, only the challenge discount of INR 2000 for 2 nd year courses and INR 1500 for 1 st year courses after deducting the transaction charges* if any, (i.e. the balance amount) will be refunded. <i>Only if a candidate has contacted FLIP within 2 days of purchase.</i>
Scenario 2	Candidate had purchased one course and wants to swap it with another course. E.g.: - Candidate has purchased Finance and Banking Fundamentals and later wishes to purchase Wealth Advisor	The candidate must purchase the new course (in this case Wealth Advisor). He/she will be granted refund of the earlier course (in this case Finance and Banking Fundamentals) after deducting the transaction* and additional charges** if any, (i.e. the balance amount) will be refunded. <i>Only if a candidate has contacted FLIP within 2 days of purchase.</i>
Scenario 3	Candidate wants refund of entire amount and does not want to be a part of Challenge	The entire course money except the discounts applied will be refunded after deducting the transaction charges* and additional charges** if any. <i>Only if a candidate has contacted FLIP within 2 days of purchase.</i>
Scenario 4	Candidate has purchased Non-Challenge Product and wants to participate in the Challenge.	The candidate must purchase the new Challenge course. He/she will be granted refund of the earlier course after deducting the transaction* and additional charges** if any, (i.e. the balance amount) will be refunded. <i>Only if a candidate has contacted FLIP within 2 days of purchase.</i> <i>The candidate will be considered as a part of the Challenge only if he/she meets the eligibility criteria as mentioned in the Terms and Conditions of FLIP National Challenge 2017.</i>
Granting of free course		

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Scenario 1	Candidate has purchased multiple Challenge courses and wants both the free courses	1 free course will be awarded per candidate
*Transaction Charges include = Payment gateway charges of INR 250 + taxes		
**Additional Charges include = Certification cost of INR 1200 + taxes if the candidate has book the certification date and seat		

12. **A candidate may reschedule the exam date booked, by paying a fee of INR 1200 + taxes.**
13. A candidate can appear only once for the exam, to be eligible for the challenge. However, the candidate can get recertified by paying a fee of INR 1200 + taxes, to enhance their CV for placements. This score will not be considered for the challenge. **This discounted fee is applicable only during the challenge period.**
14. The rescheduling and recertification fee is **not refundable in any case.**
15. At the end of the contest FLIP will declare the Top Ten candidates for each course on the basis of scores/rank.
16. **For final year students:** A participant can write the certification exam in more than one applicable course. BUT, the final list of Top Ten participants for PPIs will be unique for each course. In case a candidate secures a position among Top Ten in more than one course she/he will have to choose ONE course for which she/he wishes to be considered for PPIs. She/he will have to send an email within 12 hours of the first communication from FLIP in this regard. If not, FLIP will put her/his name in the course where she/he has a higher rank. If she/he has same rank in two or more courses, then FLIP will put her/his name as per the following priority -
1. Treasury & Capital Markets
 2. Corporate Banking, RM and Credit Analysis
 3. International Trade & Cash Management Services
17. **For first year students:** A participant can write the certification exam in both the applicable courses. BUT, the final list for the purposes of internships on offer, will be unique for each course. She/he will have to choose ONE course for which she/he wishes to be considered. She/he will have to send an email within 12 hours of the first communication from FLIP in this regard. If not, FLIP will put her/his name in the area where she/he has a better rank. If she/he has same rank in both the courses, then FLIP will put her/his name as per the following priority -
1. Finance & Banking Fundamentals
 2. Wealth Advisor
18. Participants MUST give a valid, frequently checked email ID, address & phone number. If a participant is in the shortlist and FLIP does not get a response from him/her within specified timelines, then he/she may be disqualified/moved out of the shortlist, and no request will be entertained in this regard.

Pre-Book Enrolment offer

1. FLIP will offer access to FLIP NCFM: Equity Research (training only) or Technical Analysis (training only) absolutely free for 90 days to all those candidates who enroll for the contest during Pre-Book Period i.e. between 1st Aug 2017 till midnight of 3rd Aug 2017 i.e. 23:59:59 hours.

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2. FLIP will provide a 100% discount coupon code for FLIP NCFM: Equity Research or Technical Analysis by 10th Aug 2017. **This code will be valid for 30 days and can be used to enroll for FLIP NCFM: Equity Research or Technical Analysis without any payment.**
3. **The certification exam fee is not a part of this Pre-book offer, FLIP will provide only the training courseware absolutely free.**
4. The certification exam: FLIP NCFM: Equity Research, is conducted by NSE. If any participant wishes to write the exam for the certification he/she will have to enroll for the exam on the NSE platform and pay the requisite fee.
5. The certification exam for Technical Analysis, is conducted by FLIP. If any participant wishes to write the exam for the certification, he/she will have to enroll for the certification exam on the FLIP platform and pay the requisite fee.
6. **The free course i.e. FLIP NCFM: Equity Research and Technical Analysis cannot be extended once the duration of 90 days is over. This period of 90 days is calculated from the day the candidate clicks on the 'Access' button. No request of course extension will be entertained. Students are recommended to complete the course within these 90 days for their own sake, for placement purposes.**

Exam Dates and Booking

1. The FLIP National Challenge starts from **4th Aug 2017** and ends on **25th Sept 2017**. The certification exam must be written during this period. Enrolment for the Challenge however, closes on **1st Sept 2017**.
2. FLIP certification exams are run at centers across India, 3 times/day, and 5 days/week (except national / declared holidays).
3. A participant can book the date (2 days prior) and time slot anytime from 8th Aug 2017 to 23rd Sep 2017, to write the exam according to his/her convenience between 10th Aug 2017 to 25th Sep 2017.
4. The last date of writing the exam, to be eligible for the Challenge, is **25th Sept 2017**. **The participant can opt to write the exam post the challenge period as well, to power their placements.**
5. Last date to reschedule the booked examination date for FLIP National Challenge 2017, is 19th Sep 2017.
6. We recommend that the participant should **book the date at the earliest**, as the seats are limited and allotted on a first come first served basis.
7. **If a participant blocks a time slot (Exam date) of any day after 25th Sept 2017, she/he would not be eligible for the contest and no request will be considered in this regard, even if the booking was done during the challenge period.**
8. FLIP has tried its best to make seats available across centers, however this is NOT guaranteed. If the participant does not book the seat well in time and delays it and later if seats are not available, FLIP will not be responsible.
9. **Once a participant books the certification date, he/she cannot re-schedule the slot. However, the candidate can book another examination slot by paying a discounted exam fee of INR 1,200 + taxes towards re-enrollment. No request for refund in such cases will be entertained.**
10. This discounted exam fee is only applicable during the challenge period, post which the regular exam fee will be applicable.

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11. If a participant is unable to appear for the Challenge certification exam for some reason, she/he can appear for the certification exam during the Challenge period by paying the exam fee as mentioned above. The candidate will be marked as absent for the first attempt, and will be considered eligible for the FLIP Challenge offers provided he writes the exam by 25th Sep 2017.
12. If even after paying the certification fee the participant does not get any exam slot within the challenge period, no refund request will be entertained. In such case the candidate might be able to book the test slot after 25th Sept 2017, but he/she will not be eligible for the Challenge.
13. In case of any kind of re-scheduling FLIP does not guarantee availability of seats at a desired center and time slot. However, if the candidate is not able to book the exam slot because of unavailability at all the centers, FLIP will book a test slot for the candidate. In such cases FLIP does not guarantee any test location or time slot.

Request for change/rescheduling of existing booked testing slot will not be entertained.

Campus Testing

1. To enable participation from candidates in B-Schools based in cities where FLIP's test center may not be available or have sufficient seats, FLIP offers the option of **Campus Testing**.
2. Under **Campus Testing**, FLIP conducts an offline (paper based) exam at the institute campus. This is, provided in case: -
 - a) there are at least 30 enrolments from the institute, and there is no FLIP test center in the institute's city.
 - b) there are at least 75 enrolments from the institute, and there is a FLIP test center in the institute's city.
3. This facility of campus testing is offered at FLIP's discretion and will be on a first come first served basis only, for a limited number of campuses.
4. In case of Campus Testing at the institute campus, **no student (who has enrolled for only one certification)** from that institute will be **allowed to write the certification exam at any other FLIP Test center**.
5. As soon as the Campus Testing is confirmed and the list of interested students is received from the institute, the online link for booking the test slot will be disabled by FLIP for all the students of that institute.
6. **In case any candidate has purchased 2 or more certifications as a part of challenge, and wants to write only one of them at the campus, then he/she must write the following exams in the campus: -**
 - 1st year: Finance and Banking Fundamentals**
 - 2nd year: Corporate Banking**
7. **The other/s must be written only after the campus testing date, at any of FLIP's online testing centers. The candidate can opt to write all the exams on campus as well.**
8. **To be part of FLIP National Challenge 2017, the candidate has to write all the examinations on or before 25 Sep 2017.**
9. In such a case, the candidate has to pay no extra fees to write the second exam in the center. Given below are the steps for booking the exam date in such a case: -

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Step1: - The candidate will have to share his/her preference of Date, Exam Slot, and Center with FLIP on/before Sep 20,2017. Post that, FLIP will allot a time slot and the test center (based on availability).

Step2: - Flip shall do the booking for the candidate and share the hall ticket

10. FLIP has tried its best to make seats available across centers, however this is NOT guaranteed.

Any online test slot once booked cannot be cancelled. In case the candidate wishes to reschedule the exam, then he/she will have to pay INR 1200 + taxes for the same.

11. In case any candidate has booked the exam date before the Campus Testing was agreed by FLIP, his/her booking will stand cancelled, and he/she will have to write the requisite exam (refer to point 4) at the campus, without paying a fee.

12. In case the student is not sure about the Campus Testing taking place at his/her institute, he/she should check with FLIP. She/he can call at 9243666001/9243726044 or send an e-mail to support@learnwithflip.com.

13. To conduct Campus Testing, FLIP will send its representatives to the institute campus. FLIP will provide only the question papers and the answer sheets required for the exam. Any other infrastructure required to conduct the exam, such as rooms/halls, furniture, Laptop charging points etc. will have to be provided by the Institute.

14. All exams have a duration of 2 hours with multiple choice questions. The candidate will have to mark the answers on the given answer sheet as per the instructions.

15. FLIP may allow a certain candidate to write the exam at the test center provided the following conditions are satisfied:

1. The student has to go out of the country as a part of their student exchange program.

2. The candidate informs FLIP well in advance about his/her unavailability for the test at the campus, and the placement committee also confirms his/her unavailability for a valid reason along with supporting documents,

16. In case the candidate is not able to provide any supporting document along with placement committee confirmation, he/she can write the exam within the challenge period, after the campus testing date, by paying INR 1200 + taxes towards fee for re-enrolment.

17. In case any student is found using/trying to use any unfair means to solve the questions he/she will be disqualified from the exam and all other FLIP certification exams. **In case of any dispute, the decision of the FLIP representative will be final.**

18. FLIP reserves the right to change/cancel the date of certification exam at campus, in case of any unforeseen events.

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Top Scorers and Interviews

• For Final/Second year students

1. A participant must score a minimum of 60% after negative marking, in the exam to be FLIP certified and considered in the Top Ten.
2. The list of Top Ten (for final year students) candidates in each applicable course, to be offered PPIs, will be decided on the **basis of score** in the certification exam and their confirmation of participation in the PPI process. To assign the rank, the scores will be considered till two decimal points.
3. If there is more than one candidate with the same score, then **the accuracy of the candidate** will be the deciding parameter for higher position/Rank.
4. The accuracy will be calculated using the following formula:
Accuracy = Total correct answers/Total questions attempted
5. Top Ten candidates of following subjects will be eligible for role based PPIs:
 - i. Treasury & Capital Markets (Reliance Industries)
 - ii. Corporate Banking Products and Credit (L&T Finance)
 - iii. International Trade & Cash Management (Reliance Industries)
6. Only the Top Ten eligible candidates of applicable area/subject (who are in the final year of their PGDM/MBA) who wish to attend the Pre-Placement Interview and give their consent by signing the declaration letter will be offered a Pre-Placement Interview by one of the Challenge Partners depending on their course.

• For First Year Students

1. A participant must score a minimum of 60% after negative marking, in the exam to be FLIP certified and considered in the Top Ten.
2. The list of Top Ten (for first year students) candidates in each applicable area (**Finance & Banking Fundamentals** and **Wealth Advisor**), will be decided on the **basis of score** in the certification exam. To assign the rank, the scores will be considered till two decimal points.
3. If there is more than one candidate with the same score, then **the accuracy of the candidate** will be the deciding parameter for higher position/Rank.
4. The accuracy will be calculated using the following formula:
 - a. **Accuracy = Total correct answers/Total questions attempted.**
5. Students of first year will also be offered an internship opportunity. More details about it can be obtained from FLIP.

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Mentorship

All the participant will get access to a closed FB group; with senior finance professionals **with hiring experience**, during mid Sep 2017 – Dec 2017. These mentors will help the participants by answering queries related to placements, careers, guide them on how to prepare a good CV, and interview preparation etc.

Cash Prizes

1. Only the Top Three participants from the final list in each course are eligible for the cash prize, **provided they fulfill all the other eligibility conditions stipulated by FLIP.**
2. **Cash Prize will be awarded only if there are 20 or above participants who clear the final certification exam in each subject.**
3. The cash prizes for the final year Top Three is as follows –
 - i. 1st position - INR 50,000
 - ii. 2nd position – INR 30,000
 - iii. 3rd position - INR 20,000
4. The cash prizes for first year Top Three is as follows –
 - i. 1st position - INR 30,000
 - ii. 2nd position - INR 20,000
 - iii. 3rd position - INR 10,000
5. Cash prizes will be paid via a/c payee cheque or through online transfer only.
6. In case of more than one participant for the same position in the Top Three, the cash prize will be equally divided among them.

For example, if in case of first year there are two participants tied for first rank, then each of them will get INR 25,000 i.e. half of cash prize for first and second position. There will be no second position in that case.

Similarly, if there are three participants with rank 1 due to same scores, then the total cash prize of INR 60,000 (30000+20000+10000) will be equally divided among the three participants. The next participant will be rank 4 and there will be no participant with rank 2 and rank 3.

Results and Interview Process

1. Results will be announced on **10th Oct 2017** on the website www.learnwithflip.com and only the Top Ten participants in each area will be intimated through an email by FLIP.
2. In case a student (final year) in the Top Ten is disqualified for any reason the ranking of students will be moved up accordingly.

For final year students:

3. In case of second/final year students, the Top Ten rank holders in the applicable areas, must confirm that they will be available for the PPIs. In case a candidate wishes to opt out of the PPI process, he/she must inform FLIP before Oct 10,2017. The candidate will continue to be eligible for the other benefits of the challenge.
4. Once, having confirmed availability, the candidate must attend the PPIs with utmost seriousness, and with an intention to be hired. This is critical for the reputation of FLIP, the Challenge partner, and the Institute the students belong to.

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5. Candidates who wish to attend the PPIs will have to submit the scanned copy of the following documents within the specified timeline, which will be communicated to them through email.
 - i. Copy of college identity card.
 - ii. A Bonafide certificate from his/her institute confirming that he/she is final year student of that institute in original.
 - iii. Latest resume in the FLIP format.
 - iv. A declaration letter to attend the interview
 6. All the candidates who are eligible for PPI MUST confirm their availability for interviews within the specified timeline. If any participant fails to do so, he/she will be disqualified/moved out of the short list.
 7. All shortlisted participants (final year students) MUST attend the PPI with their respective Challenge Partners as per their eligibility. This is a reputation risk for FLIP, the student, and the institute the student belongs to.
 8. Rescheduling of the PPI for any reason is at the sole discretion of the recruiter – Challenge Partner. This is not recommended, unless there is an emergency.
 9. The result of PPIs will be declared by FLIP. Selected candidates will be communicated through email and the offer would be sent to them.
 10. The PPIs would be conducted in India, unless specifically informed otherwise by the challenge partner. In case a candidate happens to be outside India on an Exchange Program or otherwise, it will be the challenge partner's prerogative to decide if an Interview can be conducted in that location. FLIP will not be able to guarantee an interview under these circumstances.
 11. The place and mode of PPI, reimbursement of costs incurred by participants (if any) are under the sole discretion of the Recruiter – Challenge Partner.
- For First Year students:**
12. Top scorers in each of the two applicable courses, will be offered a direct internship (no interviews) by our challenge partners. The same rules as defined above, are applicable to the first-year students as well.
 13. Once, having accepted the internship, the candidate must sign out of placement, and provide an email from the placecomm, of the same.

OTHERS

1. The participants **must** adhere to all the timelines, failing which he/she can be disqualified from the Challenge.
2. **At no time does FLIP offer any job/internship/employment guarantee on behalf of any organization. What the FLIP Challenge offers is an opportunity to select participant to participate in the selection process of Challenge Partners.**
3. The Pre-placement interview for the final recruitment will be offered by **Reliance Industries and L&T Finance Ltd.** this year, to eligible candidates as mentioned before.
4. Any cost incurred by the participant to attend the certification exam will be borne by the participant only.

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5. Recruitment process is solely in the hands of recruiters and candidates. FLIP is only a facilitator in this entire recruitment process.
6. Results of PPI process will be announced by FLIP after **15th Nov 2017**. All the selected candidates will be intimated through an email.
7. Once the offers are sent to selected candidates, FLIP will organize a session, where the selected candidates will be addressed by each recruiter. These sessions will be conducted through audio/Tele-conference. The purpose of these sessions is to help selected candidates in making an informed decision. The selected candidates must attend.
8. Selected candidates will have to accept or reject the offer/s made by the recruiter/s within the specified time by sending an email to FLIP.
9. **In case he/she chooses to accept the offer he/she will have to send a letter from the placement office, stating his/her withdrawal from the college placement process along with the email. If a participant fails to do so it will be assumed that he/she is not interested in the offer/s and the same will be revoked.**
10. A participant may have a job offer from another recruiter either, through campus placement/via a PPO, or off campus, prior to the Challenge PPIs. **If the candidate still opts for the Challenge PPI/Internship interview, gets an offer from the Challenge Partner and decides to accept, he/she will have to reject the earlier offer. This must be done prior to accepting the Challenge offer, by sending an email to the earlier recruiter with a cc to support@learnwithflip.com.**

For example, if you already have a job offer from ABC company and you also get an offer from Reliance Industries (through Challenge), then you will have to send an email informing your inability to accept the offer to the concerned person in ABC Company with a copy (cc) marked to FLIP. Else, you will not be eligible to accept the offer from the Challenge partner.

11. All those candidates, who clear the certification exam during FLIP National Challenge 2017, will receive the certificates within 15 working days from the day of announcement of the result i.e. 10th October 2017. If a candidate does not receive the certificate within the mentioned timeline, he/she should contact FLIP by writing and email to support@learnwithflip.com. To ensure the delivery of certificate within time candidates are suggested to write their correct and complete address at the time of registration. Participants should mention the address where they want to receive the certificate.
12. FLIP Challenge training and certifications are already heavily discounted. Therefore, no further discounts will be allowed on the FLIP Challenge products, in any case.
13. FLIP reserves the right to withhold cash prizes/PPIs/Certificate in case of any misconduct or fraud by the participants.
14. In case of any unforeseen circumstances, the decision taken by FLIP will be final and binding. FLIP's decision in all the contest rules is final.
15. Any points not specifically covered by the above, will be decided by FLIP with due fairness to all parties concerned.
16. Any dispute, claim or controversy arising under or relating to the FLIP National Challenge, shall be subjected to Mysore jurisdiction only.