

**NAME OF THE PROGRAM:**

**POST GRADUATE DIPLOMA IN BANKING AND FINANCE (PGDBF)**

**PROGRAMME CURRICULUM**

**Semester-I**

- 1) Principles & Practices of Management
- 2) Management Accounting
- 3) Managerial Economics
- 4) Indian Banking & Financial System
- 5) Marketing of Banking Services
- 6) Banking Regulations & Laws

**1) Principles & Practices of Management**

Business

Motivating

1. Business - the Purpose of Management
2. Designing Organization for Business
3. Need for Managing Organization and
4. Management of Standard Functions
5. Managing Resources
6. Planning
7. Decision Making
8. Organizing
9. Staffing
10. Leading Directing | Communicating |
11. Controlling
12. Co-ordinating (Synchronizing)
13. Evolution of Management Thought
14. Pursuing Managerial Career 2)

**Management Accounting**

1. Introduction
2. Basics of Financial Accounting
3. Process of Accounting
4. Cost Accountancy (Basic Concepts and Principles)
5. Elements of Costs
6. Material Costs

7. Labour Costs
8. Overhead Costs
9. Marginal Costing
10. Budgetary Control
11. Standard Costing

### **3) Managerial Economics**

1. Introduction to Managerial Economics
2. Profit
3. Demand
4. Elasticity of Demand
5. Demand Forecasting
6. Supply Analysis
7. Production and Costs - I
8. Production and Costs - II
9. Pricing and Output Determination Under Perfect Competition
10. Imperfect Competition
11. Pricing Methods or Pricing Practices
12. Cost Benefit Analysis
13. Macro Economic Analysis
14. Government and Private Businesses

### **4) Indian Banking & Financial System**

1. Indian Financial System - An Overview
2. Overview of Banking & Structure of Banking in India
3. Role and Functions of Reserve Bank of India 33
4. Banks in India - Role and Functions
5. Changing Role of Banks
6. Banker - Customer Relationship
7. Types of Customers & Mode of Operation 115
8. Negotiable Instruments
9. Retail Banking Products - Deposits
10. Retail Banking Products - Loan
11. Foreign Exchange Business of Banks
12. Insurance
13. Mutual Funds
14. Recent Trends in Banking Regulation

### **5) Marketing of Banking Services**

1. Marketing Concept in Banks

2. Marketing Strategy for Banks
3. Developing the Marketing Plan
4. Elements of the Marketing Mix
5. Delivery Channels
6. Promotional Mix for Bank Marketing
7. Product Identification and Corporate Image
8. Product Development and Pricing
9. Cross Selling of Banking Products
10. Relationship Management and Cross Selling
11. Marketing Research in Banks
12. Market Segmentation
13. Advertising and Communication
14. Customer Focus
15. Customer Delight
16. Customer Relationship Management (CRM) in Banking

#### **6) Banking Regulations & Laws**

1. The Reserve Bank of India Act, 1934
2. Banking Regulation Act, 1949
3. Negotiable Instrument Act, 1881
4. Paying and Collecting Bankers
5. Relationship Between Banker and Customer
6. Securities Against Advances
7. Recovery Measures
8. Policy Regulation Since 1991
9. Foreign Exchange Management Act, 1999
10. Prevention of Money Laundering Act (PMLA), 2002
11. Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Sarfaesi) Act, 2003
12. Information Technology Act, 2000 and Laws Relating to Banking
13. Banking Ombudsman

#### **Semester-II**

- 1) Financial Management
- 2) MIS & Technology in Banking
- 3) Leadership & Personality Development
- 4) Global Banking & Finance
- 5) Research Methodology and Statistical Quantitative Methods
- 6) Financial Institutes & Markets

## **1) Financial Management**

1. Finance Function
2. Forms of Business Organisation
3. Financial Statements
4. Interpretation of Financial Statements (Ratio Analysis)
5. Interpretation of Financial Statements (Funds Flow/Cash Flow Statements)
6. Capitalisation
7. Sources of Long Term and Medium Term Finance
8. Capital Structure
9. Leverages and Theories of Capital Structure
10. Capital Market
11. Capital Budgeting
12. Working Capital Management
13. Management of Cash
14. Management of Receivables
15. Management of Inventory
16. Dividend Policy

## **2) MIS & Technology in Banking**

1. Management Information System
2. Information and Decision Making
3. Decision Support System
4. The Database Management System
5. Applications in Service Sector
6. Introduction to Core Banking Solutions (CBS)
7. IT Based Banking Services
8. Payment Solutions
9. Information Security
10. Data Warehousing and Data Mining
11. Cloud Computing

## **3) Leadership & Personality Development**

1. Leadership
2. Attitudes

3. Motivation: The Whys of Human Behaviour
4. Work Motivation Theories
5. Morale
6. Conflict Management
7. Group Dynamics
8. Stress Management
9. Decision Making
10. Personality
11. Techniques of Personality Development
12. Communication and Interpersonal Skills

#### **4) Global Banking & Finance**

1. Introduction to Global Banking & Finance (Introduction to NRI/PIOs)
2. Financial Regulations
3. Banks Engaged in Business of International Banking
4. Exchange Rate Mechanism
5. Developmental Financial Institutions & International Banking
6. New Financial Instruments
7. Derivatives
8. Credit Rating
9. Factoring & Forfaiting
10. Introduction to Insurance
11. Disinvestment of PSUs
12. Prevention of Money Laundering Act (Pmla), 2002

#### **5) Research Methodology and Statistical Quantitative Methods**

1. Understanding Research
2. Scientific Methods and Research
3. Formulating Research Problem and Hypothesis
4. Hypothesis Testing
5. Research Design
6. Data Collection and Measurement
7. Sampling and Sampling Technique
8. Observation
9. The Interview Method
10. The Questionnaire Method
11. The Survey Method
12. The Experimental Method

13. Scaling Techniques and Attitudes Measurement Techniques
14. Data Presentation, Processing and Analysis
15. Arranging Data to Convey Meaning
16. Measures of Central Tendency (Mean, Median and Mode)
17. Correlation
18. Probability
19. Queuing Theory
20. Game Theory & Decision Theory

## **6) Financial Institutes & Markets**

1. Overview of Financial Markets
2. Financial Institutions - I
3. Securitisation
4. Indian Money Market
5. International Monetary Fund (IMF)
6. Introduction to Capital Markets
7. Securities and Exchange Board of India (SEBI)
8. Merchant Banking
9. Role of Banks in Stock Market
10. Venture Capital & Private Equity
11. Portfolio Management and Financial Engineering
12. Mergers and Takeovers
13. Lease and Hire Purchase

## **Semester III**

- 1) Capital Market
- 2) Accounting Systems & Financial Analysis
- 3) Management of Bank
- 4) Security Analysis & Portfolio Management

- 5) Bank Lending Policies and Procedures
- 6) Project & Infrastructure Financing

### **1) Capital Market**

1. Introduction to Capital Markets
2. Securities and Exchange Board of India (SEBI)
3. Money Markets
4. Mutual Funds
5. Merchant Banking
6. Recent Developments
7. Stock Exchanges
8. Venture Capital
9. Credit Rating
10. Share Buy Back
11. Portfolio Management and Financial Engineering
12. Corporate Governance
13. Mergers and Takeovers
14. Lease and Hire Purchase
15. Housing Finance

### **2) Accounting Systems & Financial Analysis**

1. Introduction to Financial and Cost Accounting
2. Accounting Standards and Accounting Mechanics
3. Accounting Aspect of Investment Decisions
4. Accounting Aspect of Financing Decisions (Share Capital)
5. Financial Statements of Limited Companies
6. Software Package for Financial Accounting
7. Overview of Taxation (Direct & Indirect Taxes)
8. Accounting Aspects of Mergers and Acquisitions
9. Consolidated Accounts of Holding and Subsidiary Companies
10. Financial Statements Analysis
11. Software Package for Financial Analysis
12. Funds Flow Analysis and Financial Forecasting
13. US GAAP & Recent Developments
14. Enterprise Resource Planning (ERP)

### **3) Management of Bank**

1. Management of Basic Functions of Banks

2. Management of Bank's Budgeting and Finance
3. Management of Asset/Liability, NPA, Profitability and Capital Adequacy in Banks
4. Management of Customer Relationship
5. Management of Banking Organization, Structure, Branch Expansion & Management of Delivery Channels
6. Management of Resources (HR / Infrastructure / Security and Services)
7. Investment and Treasury Management
8. Systems and Control and Risk Based Supervision
9. Management of IT Infrastructure and MIS in Banks
10. Measurement and Management of Risks in Banks
11. Management of Grievance and Corporate Governance

#### **4) Security Analysis & Portfolio Management**

1. Basic Concepts
2. Investment
3. Introduction to Security Analysis
4. Risk and Return Concepts
5. Security Market Indicators
6. Fundamental Analysis
7. Technical Analysis
8. Efficient Market Theory
9. Bond Valuation
10. Portfolio Management
11. Portfolio Theory
12. Derivatives: Futures and Options
13. Mutual Fund and their Schemes

#### **5) Bank Lending Policies and Procedures**

1. Types of Loans and Advances made by Banks
2. Factors Determining the Growth and Mix of
3. Bank Loans
4. Regulation of Lending
5. Asset Quality
6. Camels Rating System
7. Bank's Written Loan Policy
8. Credit Analysis
9. Basics of Lending



10. Lending Process
11. Common Types of Collateral Sources of Information about Loan Customers
12. Typical Loan Agreement
13. Loan Review and Loan Monitoring
14. Warning Signs of Problem Loans & Management of NPA's and Loan Workouts

## **6) Project & Infrastructure Financing**

1. Project Formation and Implementation
2. Financial Statements and Tools
3. Lenders' General Appraisal
4. Commercial Viability
5. Sources of Finance
6. Financial Feasibility Appraisal
7. Technical Feasibility Appraisal
8. Project Risks, Risk Management and Credit Rating
9. Working Capital Arrangements and Terms and Conditions of Project Finance
10. Legal Aspects of Project Finance and Documentation
11. Infrastructure Projects (Private Sector) Financing
12. Public Private Partnership Projects (PPP)

## **Semester IV**

- 1) Macro Economics
- 2) Micro Financing
- 3) Risk Management
- 4) Rural & Co-Operative Banking

### **1) Macro Economics**

1. Introduction to Macroeconomics & Measuring Income and Output
2. Aggregate Demand and Supply
3. Aggregate Markets and Shocks
4. Unemployment and Business Cycles
5. Keynesian Economics
6. Money Markets

7. Central Banking, Federal Reserve Policy and Monetary Policy
8. Inflation: Measurement, Cost, Sources and Kinds & the Phillips Curve and Inflation
9. Fiscal Policy, Deficits and Public Debt and Deficit Financing in an Open Economy
10. Economic Growth, Aggregate Growth and Monetarism and Rational Expectation
11. Economic Crises and Policies for Growth and Stability

## **2) Micro Financing**

1. Introduction to Microfinance
2. Models of Microfinance
3. Self-Help Groups
4. Models of Microfinance
5. Cooperative Microfinance
6. Client Impact Studies
7. Housing Microfinance
8. Development of Microfinance Products
9. Promoting Women's Enterprises
10. Equitable and Sustainable Development
11. Microfinance and Social Entrepreneurship
12. Corporate Values and Micro Financing
13. Strategic Issues in Microfinance: Gender, Activism, Scale and Management

## **3) Risk Management**

1. Introduction to Risk Management
2. Asset Liability Management in Banks
3. Managing Credit Risk
4. Managing Market Risk
5. Managing Liquidity Risk
6. Managing Interest Rate Risk
7. Managing Foreign Exchange Risk
8. Operational Risk Management
9. Derivatives in Banks and Risk Management Strategies
10. Enterprise-Wide Risk Management in Banks
11. The New Basel Accord: Implications for Banks and Latest Capital Adequacy Regulatory Guidelines

#### **4) Rural & Co-Operative Banking**

1. Rural India and Panchayati Raj System for Rural Development
2. Agricultural Activities and Farm Development Loans
3. Allied Activities in Agriculture and Agricultural Marketing in India
4. Small Scale Industry and Green Revolution
5. Cooperative Banks in India
6. RBI Policies for Cooperative Banks
7. Types of Cooperative Banks
8. Functions of Cooperative Banks