POST GRADUATE DIPLOMA IN BANKING AND FINANCIAL SERVICES | PGDBFS PROGRAM CURRICULUM

Semester I

Principles and Practices of Management

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

Managerial Economics

- 1. Introduction to Managerial Economics
- 2. Utility
- 3. Demand
- 4. Demand Forecasting
- 5. Supply Analysis
- 6. Production & Cost Analysis
- 7. Revenue Analysis & Pricing Policies
- 8. Pricing Under Perfect Competition
- 9. Pricing Under Imperfect Competition
- 10. Cost Benefit Analysis
- 11. Macro-Economic Analysis
- 12. Consumption Function & Investment Function

Management Accounting

- 1. Introduction to Accounting
- 2. Process of Accounting
- 3. Introduction to Management Accounting
- 4. Basics of Costing & Activity Based Costing
- 5. Marginal Costing
- 6. Applications of Marginal Costing in Short Term Decision Making
- 7. Transfer Pricing
- 8. Standard Costing & Variance analysis
- 9. Forecasting, Budgeting & Budgetary Control
- 10. Divisional Performance Measurement
- 11. Responsibility Accounting

Indian Banking and Financial System

- 1. Indian Financial System An Overview
- Overview of Banking and 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 and 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

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. Marketing Research in Banks
- 11. Market Segmentation
- 12. Advertising and Communication
- 13. Customer Focus
- 14. Customer Relationship Management (CRM) in Banking

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PROGRAM CURRICULUM

Semester II

Financial Management

- 1. Forms of Business Organisation
- 2. Finance Function
- 3. Financial Statements
- 4. Interpretation of Financial Statements (Ratio Analysis)
- 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 Budgeting
- 11. Working Capital Management
- 12. Management of Cash
- 13. Management of Receivables
- 14. Dividend Policy

MIS and Technology in Banking

- 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

Banking Regulations and 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

- Prevention of Money Laundering Act (PMLA),
 2002
- Securitisation 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

Global Banking and Finance

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

Financial Institutions and 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 and Private Equity
- 11. Portfolio Management and Financial Engineering
- 12. Mergers and Takeovers
- 13. Lease and Hire Purchase

POST GRADUATE DIPLOMA IN BANKING AND FINANCIAL SERVICES | PGDBFS

PROGRAM CURRICULUM

Semester III

Capital Market

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

Accounting Systems and Financial Analysis

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

Management of Bank

- 1. Management of Basic Functions of Banks
- 2. Management of Bank's Budgeting and Finance
- Management of Asset/Liability, NPA, Profitability and Capital Adequacy in Banks
- 4. Management of Customer Relationship
- Management of Banking Organisation, Structure, Branch Expansion and Management of Delivery Channels

- 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

Security Analysis and 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

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 & Regulation of Lending
- 4. Asset Quality
- 5. Camels Rating System
- 6. Bank's Written Loan Policy
- 7. Credit Analysis
- 8. Basics of Lending
- 9. Lending Process
- 10. Common Types of Collateral Sources of Information about Loan Customers
- 11. Typical Loan Agreement
- 12. Loan Review and Loan Monitoring
- 13. Warning Signs of Problem Loans & Management of NPA's and Loan Workouts

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PROGRAM CURRICULUM

Semester IV

Macro Economics

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

Micro Financing

- Introduction to Microfinance
- 2. Models of Microfinance
- 3. Self-Help Groups
- 4. Commercial Micro Finance
- 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

Risk Management

- 1. The concept of risk
- 2. Types and sources of risk
- 3. Principles of Risk and Risk Management
- 4. A risk management framework
- 5. Risk measurement tools and techniques

6. Financial Market Risk: Interest Rates

- 7. Financial Market Risk: Foreign Exchange
- 8. Financial Risk: Liquidity Risk
- 9. Financial Risk: Credit and Counterparty Risk
- 10. Financial Risk: Commodity Price Risk
- 11. Emerging Risks
- 12. Practice of Risk Management

Rural and Co-Operative Banking

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

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

Project

Students are required to submit a project report by the end of semester 4