



KARNATAK UNIVERSITY, DHARWAD
ACADEMIC (S&T) SECTION
ಕರ್ನಾಟಕ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಧಾರವಾಡ
ವಿದ್ಯಾಮಂಡಲ (ಎಸ್&ಟಿ) ವಿಭಾಗ



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NAAC Accredited
'A' Grade 2014

website: kud.ac.in

No. KU/Aca(S&T)/JS-91/BOS/PGDBM/2022-23/279

Date: 12 JUN 2023

NOTIFICATION

Sub: Syllabus of PG Diploma in Bank Management - I & II Semester C.B.C.S.
w.e.f. 2023-24 & onwards regarding.

- Ref: 1. BOS Res. No. 01, dt. 26.05.2023.
2. Academic Council Res. No. 10, dt. 27.05.2023.
3. Vice-Chancellor's order dated: 10/06/2023

Adverting to the above, it is hereby informed to the Chairman, Dept. of KIMS (MBA), Karnatak University, Dharwad that the syllabus of PG Diploma in Bank Management - I & II Semester C.B.C.S. w.e.f. the academic year 2023-24 & onwards.

Hence, the contents of this notification may please be brought to the notice of the students and all concerned. The said revised C.B.C.S. syllabus may be obtained through K.U.website (www.kud.ac.in).


10-6-23
REGISTRAR

To,

1. The Chairman, BOS Management, Dept. of KIMS (MBA), K.U.Dharwad.
2. The Chairman, Dept. of KIMS (MBA), K.U.Dharwad.
3. The Registrar (Evaluation), K.U.Dharwad.

Copy fives to:

1. Dr. A.M.Kadacol, Dean, Faculty of Management, Dept. of KIMS, K.U.Dharwad.
2. The Director, IT Section, Examination Section, K.U.Dharwad for information and to upload on K.U.Website (www.kud.ac.in).

Copy to:

1. PS to Vice-Chancellor, K.U.Dharwad.
2. S.A. to Registrar, K.U.Dharwad.
3. O.S., Exam UG / Confl / QP / GAD Section, K.U.Dharwad.
4. The Director, IT Branch, Exam Section, K.U.Dharwad.
5. The Nodel Officer, UUCMS / E-Governance Cell, K.U.Dharwad

KARNATAK UNIVERSITY, DHARWAD
REGULATIONS GOVERNING THE SEMESTERIZED POST-GRADUATE
PROGRAMMES IN KARNATAK UNIVERSITY
POST GRADUATE DIPLOMA IN BANK MANAGEMENT
(PGDBM)

TITLE:

These Regulations shall be cited as Karnatak University's Regulation governing the Semesterized Post Graduate Diploma in Bank Management (PGDBM) Program of Faculty of Management.

EXTENT OF APPLICATION:

These Regulations shall also extend or apply to all the Postgraduate Programs being conducted by the Post Graduate Department of Management (KIMS), Post Graduate Colleges/ Institutes affiliated to the Karnatak University with prior permission and approval of the University.

COMMENCEMENT:

These Regulations come into force from the date on which they are approved by the Chancellor or on such other date as directed by the Chancellor.

DEFINITIONS:

In these Regulations the expressions University, "University Area", "Department", "College", "Teachers" and "Principal" shall bear the same meaning as assigned to them under Sec.2 of the Karnataka State Universities Act-2000.

However in case of affiliated colleges/Institutes the word "Principal" means the "Director" and "Teachers" means only Karnatak University approved faculty members. University approved Teachers are those who have been selected by a Selection Committee constituted as per the AICTE/UGC approved guidelines (Committee to consist of two representatives from the University Management Department) and those who have been appointed following all the norms for selection of these teachers and placed on a regular scale.

POST-GRADUATE SEMESTER COURSES REGULATIONS
POST GRADUATE DIPLOMA IN BANK MANAGEMENT
(PGDBM)

1.0- COURSE OFFERED AND THE DURATION OF THE COURSE:

Post Graduate Diploma in Bank Management (PGDBM)

1.1 - Duration of each semester shall be 16 to 18 weeks from the date of of the respective semester. The total duration of PGDBM is one year having two semesters?

2.0- ELIGIBILITY CRITERIA FOR ADMISSION:

2.1-A candidate, who has passed at the Degree Examination (BA, BSc, B.Com, BBA. BCA, BE, BCS, Pharm or equivalent) of any recognized University, is eligible for admission to the PGDBM of this University.

2.2- A candidate with regular Master degree in an affiliated University can avail the admission to PGDBM simultaneously.

3.0 -ADMISSION PROCEDURE:

The admission procedure for the PGDBM courses in the Faculty of Management shall be as outlined below:

3.1 -Admission to the PGDBM Programme of 'Karnatak University is only through a Common Admission Process (CAP) conducted by the Admissions Committee of the Post Graduate Department of Management (KIMS) of Karnatak University. This CAP process consists of Written Test, Group Discussion and Personal Interview conducted by Admissions Committee of KIMS, KUD.

3.2- All eligible candidates seeking admission to PGDBM Programme in KIMS and other affiliated Colleges are required to take the Common Admission (Written) Test, followed by Group Discussion and Personal Interview under the CAP to be conducted by the Admissions Committee of KIMS,KUD.

3.3All admissions made by the Admissions Committee of KIMS,KUD is through a University level counselling based on CAP Rank merit and the reservations rules based on the seat matrix in accordance to the existing rules and reservations.

4.0- COURSE STRUCTURE:

4.1- The PGDBM course shall be one year full time regular course designed by the Karnatak University.

4.2 -Each year consists of 2 semesters each of 16 weeks duration.

4.3 -Each of the subject in the semester shall represent a well-defined unit of study requiring at least a minimum of 4 hours of teaching (including lectures, tutorials, seminars, practical training field work, projects etc.) per week.

MEDIUM OF INSTRUCTION:

As per the University and AICTE guidelines, the medium of instruction shall be English only.

5.0 - ATTENDANCE:

5.1- A student enrolled the Post-Graduate Programme shall be deemed to have satisfied the requirement of attendance if she/he has attended not less than 80% of the total number of working hours in a semester which include Lectures, Seminars/Practicals, Tutorials, etc., taken together.

5.2 - Shortage of attendance to the extent of 10% may be condoned by the Vice-Chancellor on the recommendation of the Chairperson of the Department provided the Chairperson certifies that the reasons furnished by the student for not complying with the attendance requirement are genuine. Candidates whose attendance is less than 70% shall not be condoned. Students who do not satisfy the prescribed attendance requirement shall also not be eligible to appear for the ensuing examination.

5.3- Any student, who fails to comply with the minimum requirement of attendance in a particular semester, shall seek re-admission to the respective semester only during the next operational period of such semester.

5.4 - Candidates who have participated in the National level sports, Management Meet, NSS, NCC and other related activities as stipulated and permitted by the Chairman/Director under the existing ordinance are eligible for exemption in the attendance requirement

5.5 - Although minimum attendance is prescribed by the University, marks are allotted to students to encourage 100% attendance by awarding marks as follows:

a) Attendance less than 80%	0 marks
b) Attendance from 81% to 85%	2/4 marks
c) Attendance from 86% to 90%	3/6 marks
d) Attendance from 91% to 95%	4/8 marks
e) Attendance from 96% to 100%	5/10 marks

6.0 - SCHEME OF EXAMINATION

6.1- There shall be 6 courses in First Semester and 5 Courses in Second Semester, Out of 11 courses 3 courses carrying 100 marks and remaining 11 courses carries 75 Marks one Major Concurrent Project of 100 marks. Each course shall consist of:

- i. Continuous Internal Assessment (IA) of 25/40 marks and
- ii. Semester end examination of three hours duration for 50/60 marks.

6.2- The IA marks (25 marks/40 Marks) will be awarded through a process of continuous Evaluation on the following components by the course teacher.

a) Attendance	5/10 marks
b) Assignment	10/15 Marks
c) Internal Test	10/15 Marks

Total **25/40 marks**

Conduct of Odd & Even Semester examinations:

6.3 - All students of PGDBM Program are required to fill in his/her exam forms and appear and pass in the semester-end examination in each of the courses/ subject relevant to his/her program. If he/she is absent for any semester end examination for any subject/s, marks awarded will be zero.

However, if any student has filled in his examination form and not appeared for any/all the subjects, he/she shall be awarded zero marks and declared as 'fail' in those subjects. Such candidates who have failed can appear for the supplementary examinations as and when announced by the University.

6.4- University shall conduct only even semester end examinations i.e Second Semester for PGDBM course. The odd semester-end examinations will be conducted by the respective departments or affiliated colleges. The concerned PG Department or affiliated college is required to send its consolidated marks (IA +semester end marks indicated separately) in a final format before admission to the subsequent semester. The final marks card for Second Semester examination shall be submitted after completion of all formalities including filling of forms, payment of fees and attendance consolidation.

7.0- Major Concurrent Project (MCP)

7.1-All PGDBM students have to undertake one Major Concurrent Project (MCP) at the end of Second Semester for the duration of 3 to 5 weeks. The Major Concurrent Project will be during the Second Semester either independent or in any company of repute.

The following rules and regulations apply to Major Concurrent Project Report.

- a) The student will have one guide (external) from the Institute/college and one internal guide from the host organization identified for working on the Major Concurrent Project (MCP) during Second Semester.
- b) At the end of the Second Semester, the student has to submit a detailed project work (hard copy in A4 size hard bound computer printout ;not less than 75 pages and not exceeding 150 pages including all annexure along with a soft copy on a floppy/CD preferably on MS Word, Word star or equiv.)
- c) All students' Major Concurrent Project report will be examined by a Panel of Examiners constituted by the University for the purpose for a total of 50 marks.
- d) The Major concurrent project shall consist of Continuous Internal Assessment (IA) of 50 marks.
- e) All the students completing MCP will have to attend a viva voce to be conducted by the above panel of examiners for 50 marks.
- f) All PGDBM students are required to attend one Industrial tour to be organized by the Institution / College during Mid Term vacation.

8.0 - Eligibility for Taking the Semester end Examination for Second Semester.

8.1- Students should pay the relevant non-refundable examination fees before the announced last date by the University.

8.2- Students should have a minimum attendance of at least 80% in each of the course he/she desires to take semester examination.

8.3 - To pass in MCP and viva, he should obtain a minimum 50 percentage marks of the total allocated.

9.0- Eligibility for Admission to Second Semester of PGDBM course.

9.1 - A PGDBM student is eligible to the second semester provided he/she comply the first semester requirements.

9.2- It is mandatory that the student should complete the whole program by clearing all 12 courses and 1 MCP viva-voce within Three Years from the date of admission, after which he/she is ineligible for any supplementary or main examination of the course and hence is automatically out of the programme.

10.0 - Passing and Award of Classes:

10.1 - The award of classes to the PGDBM degree will be based on the aggregate marks obtained in both the semesters (First and Second Semester) including project report and viva.

10.2 -The award of classes is as follows:

Aggregate percentage	
Above 50% and less than 60 %	Second Class
Above 60% and less than 70%	First Class
Above 70%	First Classwith Distinction

11.0- PROVISIONS FOR REPEATERS:

11.1 - A candidate is allowed to II semester for PGDBM provided he/she has satisfactorily fulfilled the requirements of the First Semester.

11.2 - Candidates, who have failed, remained absent or are opting for improvement in any paper/s shall appear for such paper/papers in the four immediate successive examinations that are conducted. However, the marks secured in the previous attempt shall be retained, if the same is Higher, even after appearing for improvement. There shall be no provision for seeking improvement in respect of internal assessment marks.

11.3- A student who wishes to apply for improvement shall submit an application to the University authorities along with subsequent semester examination.

11.4 - The candidate shall take the examinations as per the syllabus and scheme of examination currently in force during the subsequent appearances.

11.5 - Candidate who seeks improvement shall surrender the Degree Certificate/Provisional Passing Certificate/Original Marks Card issued to him/her.

11.6 -In all cases, without exception, a student of PGDBM is expected to complete his/her Course within Three years from the date of admission to the course. However in case a student is not able to complete it within three years, he may be awarded a **Post Graduate Certificate Course in Bank Management (PGCBM)**retaining all the subjects and the marks awarded. His Degree Certificate to clearly indicate that he is not given the award of PGDBM as he does not complete all credits required for his PGDBM

12.0 - BOARD OF EXAMINERS AND VALUATION:

12.1- A panel of Examiners for PGDBM will be prepared by the Board of Studies. The Panel will contain both Internal and External examiners. Internal examiners will be all P.G. teachers (including KUD P.G. teachers from sister departments) and only selected teachers from the list of University approved teachers from all affiliated colleges offering PGDBM.

12.2 - A Board of Examiners will be constituted by the Board of Studies which will scrutinize and approve the question paper set by the paper setters selected from a Panel of Examiners.

12.3- There shall be Double valuation for the semester examinations namely, second semester examinations of PGDBM. The average of marks awarded by the internal and external examiner shall be taken on the final mark to be awarded.

12.4 -In case the difference between the marks awarded by the internal examiners and the external examiners of any theory paper/Dissertation/MCP Project Report, is more than 20%,then such theory paper/dissertation/ MCP Project Report shall be evaluated by the third valuer and the nearest scores shall be average and such average to be declared as the final award.

12.5 - There will be no challenge valuation as it is double valuation with third valuation in case of differences by the Board.

12.6 - All papers will be set by external examiners, however, in exceptional cases internal examiner may help in paper setting. In any case, the number of papers set by internal examiners should not exceed 50% of the total papers in the examinations.

12.7 - In case more than 20% of the papers in respect to any subject need to be evaluated by the third valuer, then such answer scripts shall be valued by the Board of Examiners on the date to be notified by the Chairperson of the Board of Examiners and the marks awarded by the Board shall be final and binding. There will be no challenge valuation in such cases.

12.8 - Generally, first valuation will be done by internal examiners and second valuation will be done by External examiners.

13.0 MISCELLANEOUS:

The Directions, Orders, Notifications issued by the University Authorities in respect of matters not covered by these Regulations shall be final, provided they are in conformity with the provisions of the Karnataka State Universities Act -2000 and the ordinances, statutes, Regulations and Rules made there under.

POST GRADUATE DIPLOMA IN BANK MANAGEMENT

PGDBM – Semester-wise Marks Distribution

Category	Marks		Total Marks
	Semester – I	Semester - II	
Compulsory Subjects	500	400	900
Major Concurrent Project	0	100	100
Total Marks for PGDBM Course			1000

Course Outline for PGDBM I Semester

Course Code	Title of the Course	IA Marks	Semester End Exams	Total Marks	Teaching Hours	Credits
BM101	General Management in Bank	25	50	75	03	03
BM102	Written, Spoken and Communication skills	25	50	75	03	03
BM103	Banking Acts and Regulations	40	60	100	04	04
BM104	Banker Customer Relationship	40	60	100	04	04
BM105	Banking Products & Services	25	50	75	03	03
BM106	Banking Industry and Capital Market	25	50	75	03	03
Total		180	320	500	20	20

GENERAL MANAGEMENT IN BANK

Subject Code BM101

Contact Hours: 45

Evaluation: Continuous Internal Assessment - 25
Semester End Examination – 50

Pedagogy: Lectures, Seminars, Case study.

Course Objectives:

1. To provide students an exposure into General Management practices in Banking.
2. To make students familiarize with organizational structure and hierarchy.
3. To acquaint students with banking communication system.
4. To provide an insight into importance of motivation in banks.
5. To give an idea about controlling and supervision in banks.

Module 1 - Introduction: Meaning, Functions, Planning in Banks –Process, tools, Strategic planning, Benefits, tools and Principals of strategic Planning, Action Plan for Bank Managers,

Module 2 - Organizational Hierarchy in Banks: Types of banks- Characteristics, Importance, functions, Hierarchy in Banks.

Module 3 - Banking Communication: Importance, Process, Tools, Methods, Banking Communication Channels, Communication Barriers, SWIFT,

Module 4 - Motivation in banks: Importance of Motivation, Factors Affecting employee performance, Monetary and non-monetary benefits, Banking employment rules- Code of Ethics, Attrition and Retention in Banks- Reasons, Solutions.

Module 5 - Controlling and Supervision In Banks: Objectives, Core Principles of Effective Banking Supervision, Internal control system in Banking.

Reference Books:

1. General Bank Management by Institute of Banking, Macmillan India 2005.
2. Principles of Management by George Robert Terry, R.D. Irwin publisher, 1977.

WRITTEN & SPOKEN COMMUNICATION SKILLS

Subject Code: BM102

Contact Hours: 45

Evaluation: Continuous Internal Assessment - 25
Semester End Examination – 50

Course Objectives:

1. To help the students to acquire the knowledge of interpersonal communication, corporate communication and soft skills.
2. To make Students aware about basic Skillsets about Business World.
3. To improvise Presentation Skills of Students & to prepare them for such meetings
4. To make students to learn & understand different levels of Communication
5. To Prepare Students as a Corporate Ready for job interviews to build their managerial career.

Pedagogical Tools: Lecture, Seminar, Case Studies, Simulation based Games, Team exercises

Module -1: Introduction to Communication, Concept, Oral & Written Communication:

Nature, Meaning and scope of communication, Process of communication, General Principles of effective communication, Concept of Business Communication and General Communication. Modes and Medias of communication, Oral Communication & its impact, Written Communication & its concept.

Module -2: Business Communication:

Introduction to Letter Writing, Types & Purposes of Letter Writing , Structural Formats of Letter Writing, Uses of Letter writing, Concept of Report, Report Writing & its Standard Format , Uses of Report Writing in Business World, Email Etiquettes, Basics of Email Structure & General operation of Emails, Email Parts.

Module -3: Presentation skills – guidelines for effective presentation, planning and delivering a Business presentation, Conversation skills, Types of Communication Methods, Merits & Demerits of Communication Methods. Business meeting – types, making preparation,
Conducting a meeting

Module – 4 : Verbal communication: using words, Language as a tool for Communication, Non verbal communication : importance of nonverbal communication in corporate jobs , Body language, Kinesics communication, Proxemics, Haptic, Chromatic , Chronomatic communication, paralanguage, Cultural difference in non verbal communication, Patterns of Cross cultural communication.

Module -5: Employment communication, Interview, Group discussion – Communication Patterns used for Employment Communication, Group Discussion- a Tool for Communication Start up, Concept of Interview, Types of Interviews, Do's & Don'ts of Interviews,

Reference Books:

1. Business communication by Lehman &Sinha, Cengage Learning
2. Business communication by P.D.Chaturvedi, Pearson Publication
3. English Language & Communication Skills: A Reference Guide ByMichaela Denison-George (Author).
4. The Definitive Book Of Body Language- By Allen Pease,Barbara Peace. Manjul Publishing House
5. “Soft Skills” 3rd Edition: Personality Development for Life Success- Author. Prashant Sharma
6. “Interview Skills (New)” Paperback, Goodwill Publication. Authors- D.S.Paul, ManpreetKaur.

BANKING ACTS AND REGULATIONS

Subject Code: BM 103

Contact Hours: 60

Evaluation: Continuous Internal Assessment - 40
Semester End Examination -60

Pedagogy: Lectures, Assignments, Seminars.

Course Objective:

1. To understand regulatory issues arising in banking
2. To obtain a thorough understanding and application of complex statutory, common law.
3. To critically evaluate the policies and values inherent in the structure of banking regulation.
4. To highlight the major regulation and policies issued by Central bank to protect financial system.
5. To familiarize the students to understand the Law and Practice of Banking.

Module 1: Introduction, Meaning, nature and evolution of banking, History of banking in India, Nationalization of banks and social control, Structure and functions of different banking institutions: Central bank, Commercial banks, Co-operative banks, Merchant banks, specialized banks, and financial institutions .Role of banking institutions in the socio-economic development of the country.

Module 2: Legal Framework of Regulations of Banks: Business of Banking, Constitution of Banks, RBI Act, 1934, Banking Regulation Act 1949, Banking Companies Act 1970, Role of RBI as a regulatory mechanism.

Module 3: Banking Sector Reforms recommendations of committee report: Narasimhan Committee, Tandon committee, BASEL committee.

Module 4: Legal Challenges in Banking: Banking fraud, Cyber-crime, Innovative product, Anti-money laundering, Electronic banking, and global access of banking services.

Module 5: Deregulation, Benefits of Deregulation, Consequences of Deregulation.

Reference Books:

1. Banking Law And Practice In India V Trivedi and SheelaSrivastava Jaipur Rbsa 2001
2. Banking System Frauds and Legal Control R P Nainta New Delhi Deep And Deep,2005
3. Tannans – Banking Law And Practice In India
4. Maheshwari S.N. – Banking Law And Practice
5. RBI Report
6. Narsimhan Committee Report
7. Tandon Committee Report
8. Basel Committee Report

BANKER-CUSTOMER RELATIONSHIP

Subject Code: BM104

Contact Hours: 60

Evaluation: Continuous Internal Assessment -40

Semester End Examination - 60

Course Objective:

1. To know the fundamental concepts and techniques of banking operations.
2. To have practical applications of banking aspects in real life situations
3. To gain knowledge about banking instruments
4. To have a practical exposure about endorsing banking instruments
5. To study the aspects of consumer protection act

Pedagogy: Lectures, Assignments, Projects, Practical Exercises and Seminars

Module-I: Introduction-Banker – Customer Relationship: Definition and Meaning of “Banker” and “Customer” – Permitted activities of Commercial Banks in India – Banker-Customer Relationship General and Special Features of their relationship, their rights and duties.

Module-II: Bank Accounts-Types of Bank Accounts- Account Opening Procedure-Account Operating Procedure-Closure/Termination of Bank Account-Meaning of Bank Customer-Types of Bank Customer-Individual Customer-Institutional Customer.

Module-III: Banking Instruments: Meaning, Definition and features of Negotiable Instruments– Different Types of Negotiable Instruments-Promissory Note: Definition, Features-Bill of Exchange: Definition, Features-Cheques: Definition, Types and Parties, Dishonour of cheque, Types of cheque crossing, forged instruments – Bouncing of Cheques and their implications.

Module – IV: Endorsement

Definition and meaning of endorsement-Parties of Endorsement-Essentials of a Valid Endorsement-Types of endorsement- Blank, Full or Special, Restrictive, Partial, Conditional, Sans Recourse, Facultative.- Effects of Endorsement

Module-V: Need For Consumer Protection-Consumer Protection Act-Salient Features. Consumer Rights and education. Consumer Dispute Redressal Agencies and Councils, Consumer Protection Act-2019.

References:

1. Banker and Customer Relationship by P V VSatyanaryana
2. Customer Relationship Management in Indian Banking Industry edited by R.K.Uppa
3. The Consumer Protection Act by Dr J N Barowalia, Lexis Nexis

BANKING PRODUCTS AND SERVICES

Course Code: BM105

Contact Hours: 45

Evaluation: Continuous Internal Assessment - 25
Semester End Examination – 50

Course Objectives:

1. Understand the different types of general services offered by the bank
2. Understand the investment services offered and its types
3. Understand the various modern banking services offered and its importance in the present era
4. Understand the different retail banking services and its benefits to the customers.
5. Know the concept of International Banking and Islamic Banking and recent developments in India

Pedagogy: Lectures, Assignments, Seminars, Case Study

Module 1: General services in banks-depository services-types of deposits that can be opened in a bank

Module 2: Investment services-types of investment services offered by the banks

Module 3: Modern banking services- internet banking, mobile banking, telephonic banking-legal aspects, frameworks, benefits, process, NEFT, RTGS, debit cards and credit cards,

Module 4: Retail banking services –recent development, Securities market services-opening of Demat account, mutual funds, bank assurance-objectives and benefits

Module 5: International Banking-NRI banking, foreign currency loan etc, Islamic Banking-concepts and recent developments in India

Reference Books:

1. Banking and Financial Services by SenthilGanesan,ICFAI Press 2002
2. Financial Services by M Y Khan

BANKING INDUSTRY AND CAPITAL MARKET

Subject Code: BM106

Contact Hours: 45

Evaluation: Continuous Internal Assessment – 25 Marks
Semester End Examination – 50 Marks

Course Objectives:

1. To familiarise students with the role of banking sector in economic development.
2. To acquaint students with the role played by lead managers in the issue management.
3. To make students to understand about the underwriting of IPO and FPO.
4. To provide an insight into the Depository System in India
5. To deliver the basic concept of securities lending.

Pedagogy: Lectures, Assignments, Case Studies and Seminars.

Module 1: Introduction to Banking Sector – Meaning, functions, Role of Banking Sector in Economic Development.

Module 2: Merchant Banking: Methods functions/services of merchant banker - Raising Equity and Debt capital - Management of Capital issues.

Module 3: Underwriting and Brokerage: Meaning, Roles and responsibilities of Underwriter, Underwriting Fee (Brokerage)

Module 4: Depository System – Meaning, Features, Role of Depositories in securities markets, Depositories in India and Depository Participant

Module 5: Securities Lending – Meaning, benefits, margin and credit facility.

Reference Books:

1. Financial Institution and Markets by L.M. Bhole
2. Financial Markets and Institutions by Dr. S. Gurusamy

Course Outline for PGDBM II Semester

Course Code	Title of the Course	IA Marks	Semester End Exams	Total Marks	Teaching Hours	Credits
BM201	Personal Lending Management	25	50	75	03	03
BM202	Credit Risk Management	25	50	75	03	03
BM203	Liquidity Management	25	50	75	03	03
BM204	Treasury Management	25	50	75	03	03
BM205	Bank Performance and NPA Management	40	60	100	04	04
BM206	Major Concurrent Project	50	50	100	04	04
Total		190	310	500	20	20

PERSONAL LENDING MANAGEMENT

Subject Code: BM201 **Contact Hours:**45

Evaluation: Continuous Internal Assessment - 25

Semester End Examination - 50

Pedagogy: Lectures, Seminars, Case study.

Course Objectives:

1. To provide students an exposure into Personal Lending Management,
2. To make students familiarize with lending criteria and principles of lending policy.
3. To provide an insight into lending policy and regulations.
4. To acquaint students with concept of Credit Assessment.

Module 1: Introduction: Personal Lending Products: Meaning, Features, Documents, Process.

Module 2: Lending Criteria: Principles of lending and loans policy, Types of advances, fund based lending, Non-Performing assets,

Module 3: Lending Principles: Meaning, importance, Strategies.

Module 4: Lending policy & Regulations: Meaning, features, process, factors influencing bank lending.

Module 5: Credit assessment: Concept, tools, process, Loan Processing, Loan Calculator: EMI Calculator.

Reference Books:

1. Managing a Consumer Lending Business by David Lawrence, Amazon.com.

CREDIT RISK MANAGEMENT

Subject Code: BM 202

Contact Hours: 45

Evaluation: Continuous Internal Assessment - 25
Semester End Examination – 50

Pedagogy: Lectures, Assignments and Seminars

Course Objectives:

1. To know about the review of credit risk in the banking
2. To explore the credit rating parameters and guidelines
3. To enable students to understand the various dimensions of credit risk
4. To Understand the sources of credit risk and scoring
5. To understand the risk control and avoidance techniques.

Module 1: Credit Risk, Types of Credit Risk, Factors affecting Credit Risk Modeling POD, LGD, EAD, Causes for credit risk.

Module 2: Introduction to Credit Rating, Stages in Rating Process Functions of Credit Rating, Credit Rating Agencies, Credit Rating Agencies in India, SEBI Guidelines on Credit Rating Agencies, Problems of Credit rating.

Module 3: Credit risk Management: Concept, importance of credit risk management, Credit Risk Management Process, Credit risk management techniques, advantages and disadvantages of credit risk management Credit risk management best practices.

Module 4: Credit Scoring System: The concept of credit scoring system, the use of credit scoring system, Bank benefit from the use of systems credit rating scoring, Factors specified in credit scoring system in order to reach the proper decision.

Module 5: Risk Control- Risk avoidance, Risk reduction- Classifications, Evaluation of risk reduction measures.

Reference Books:

1. Risk management in Banking by Joel Bessis, John Wiley & Sons, 2nd edition, 2002
2. Credit Management, Indian Institute of Banking & Finance. MacMillan Publishers India Limited, 1st edition 2010

LIQUIDITY MANAGEMENT

Subject Code: BM203

Contact Hours: 45

Evaluation: Continuous Internal Assessment – 25 Marks
Semester End Examination – 50 Marks

Course Objectives:

1. To make students to understand the basic concept of liquidity in banks.
2. To familiarise students with liquidity risk and its management.
3. To acquaint the learner with various source of liquidity for banks
4. To provide an insight into measurement of liquidity risk.
5. To provide an in-depth idea about the regulatory framework with regard to liquidity management.

Pedagogy: Lectures, Assignments, Case Studies and Seminars.

Module 1 - Introduction: Meaning, Need and benefits of liquidity, liquid and illiquid asset, liquidity management.

Module 2 - Liquidity Risk: Concept, types, factors influencing liquidity risk, monitoring and control mechanism, Non -Performing Asset, preventive measures of liquidity risk.

Module 3 - Liquidity Sources: Sources of liquidity in banks, SLR, CRR, Optimum Level of Liquidity, Liquidity Coverage Ratio

Module 4 -Liquidity Measurement: Measures for improving liquidity, measurement tools – Ratios, principles of liquidity risk management.

Module 5 - Regulatory Environment: Role of RBI for monitoring liquidity risk, RBI Guideline for Asset Liability Management.

Reference Books:

1. Risk Management in Banks , ICFAI University Press
2. Financial Risk Management in Banking : The Theory and Application of Asset and Liability Management by D. Uyemura and D Van Deventer, McGraw-Hill

TREASURY MANAGEMENT

Code: BM204

Contact Hours: 45

Evaluation: Continuous Internal Assessment - 25
Semester End Examination - 50

Pedagogy: Lectures, Seminars, Assignment, Case study

Course Objectives:

1. To make students familiarize with Treasury Management basic concepts.
2. To provide an insight into roles and responsibilities of Treasury Management.
3. To give an idea about different tools of Treasury Management.
4. To provide students an exposure into Treasury management framework.
5. To provide students an exposure of Treasury Management Regulation.

MODULE 1: Treasury Management: Meaning, Objectives of Treasury Management, scope of treasury management, Types of Treasury Management Services, Difference between treasury management and financial management.

MODULE 2: Treasury manager: Roles and Responsibilities of treasury manager, characteristics of treasury manager, skills required for treasury manager, challenges of treasury management.

MODULE 3: Treasury Management tools: Tools of treasury management, ERP in treasury management, Liquidity Manager, Foreign Exchange and Interest Rates ,Cloud Computing , Balance sheet management, Asset and liability management.

MODULE 4: Treasury management framework: Purpose of Treasury management framework, Treasury Management Policy, treasury metrics Autonomous Treasury, Cash Forecasting, Cash Management.

MODULE 5: Treasury Management Regulation: The Impact Of Financial Regulations On Corporate Treasury Management, Treasury Management In Current Regulatory Environment, Impacts Of Selected Regulations On Treasury Management.

Reference Books:

1. Bank Treasury Management by Vincent Baritsch, Financial world Publishing,2004.
2. Bank Treasury Management by Vincent Baritsch, Financial, Lessons Professional Publishing.

BANK PERFORMANCE AND NPA MANAGEMENT

Subject Code: BM 205

Contact Hours: 45

Evaluation: Continuous Internal Assessment – 25
Semester End Examination – 50

Course Objectives:

1. To know the glimpse of banking structure and forms
2. To study the performance of banks
3. To understand the idea about NPA
4. To analyse the NPA policy
5. To explore practical exposure of Priority sector banking in India

Module-I Forms of Banking: Forms of Banking: Branch Banking, Unit Banking, Group Banking Chain Banking, Banking, and correspondent banking. Process of Bank Management; Branch location policies and decisions, organizational Structure of Commercial Banks in India Department set up of head office, Zonal Office, Regional office and Branchy offices. Delegation of authority in banks

Module -II: Bank Performance: Concept, Objectives, Role, Parameters, Financial Performance, Functional Performance, Productivity Measurement - Advantages and Disadvantages

Module -III Introduction to NPA: Concept of Bank Assets, NPA - Credit Monitoring Mechanism, Reasons for NPA- Recent Trends in NPA in Banks, NPA Management Policy. Problems of NPA

Module -IV: Classification of NPA and Policy: NPA in Project under Implementation, Guidelines for Classification, Norms, Non- Infrastructure, Commercial Real Estate - Sick Units, Policy for NPA, Rehabilitation Under Bankruptcy Code, MSME Sick Units, NPA for Loan under Consortium

Module -V: Priority Sector Financing and Government initiatives: Components of priority sector – RBI guidelines. Government initiatives; Poverty alleviation programs/ Employment programs/ Production oriented programs – rationale and philosophy, progress and impact, problems and deficiencies. Rural housing and Urban housing schemes under priority sector – there refinance, Educational loans.

Reference Books:

1. Banking Industry and Non-performing Assets by Arun Kumar, Anoop Kumar Sharma, Ganesh Komma
2. Management of Banks-Text & Cases by Deepak Tandon, Neelam Tandon

Major Concurrent Project [MCP]

Subject Code: BM206

Duration: 3 to 5 Weeks on site of organization and institute for guidance.

Evaluation: Project Report: 50 marks

Project Viva: 50 marks

Preamble

The Major Concurrent Project (MCP) is a fully practical oriented course which has been designed to give students in-depth knowledge in their field of specialization. Major Concurrent In MCP, the student will have more scope to apply knowledge. In this MCP students are encouraged to explore concepts already dealt in the class and understand its application in the field. Major Concurrent Project is more focused and would be getting continuous guidance from the external as well as internal experts. The following note presents the broad guidelines of the Major Concurrent Project.

Title of the Course

Major Concurrent Project (MCP)

Duration: 3 to 5 Weeks

PROCESS/GUIDELINES:

1) Each student will select a project in the area of his/her specialization in an organization. (Organization could be any Bank including Co-operative society or any financial institution).

2) The choice of the organization has to be made in consultation with the Institute. The Institute for this purpose should assign an internal faculty member who will act as the mentor throughout the Major Concurrent Project. The assignment of mentor and choice of organization should be made by the end of first week of II semester.

3) The study conducted by the student will be a fulltime effort where he/she is required to attend the organization for over 3 full days in a week. The Industry expert will act as the External guide and the student is required to submit attendance details every week to his mentor.

4) The Institute will provide three full days-(Every week Tuesday & Wednesday or Monday & Tuesday or any 2 consecutive week days for the students, to be with the Industry/External Guides.

5) The proposal for the Major Concurrent Project (MCP) should be submitted immediately after the completion of the II semester to the institute. The institute should send a CD of all proposals to Chairman BOE, KUD by 1st week of start of MCP to ensure the registration of students for Major Concurrent Project. Students should prepare these proposals in consultation with the Internal and External Guide.

6) The format for the proposal is as given below:

- Topic of the study (Major Concurrent Project)
- Need for the study (Stress on Need for study-current trends in the area)
- A review of earlier research studies conducted
- Objectives of the study
- Methodology
- Proposed outcomes and benefits of the study
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7) Major Concurrent report is to be submitted by the end of one week after the last day of MCP duration. Late submissions should not be entertained by the Institute in any case. A soft copy on a CD of all MCP reports is to be sent to Chairman BOE, KIMS, KUD immediately after the submission date.

8) There shall be a mid-review of MCP, after two weeks.

9) Separate presentations for the organizations and the Institute have to be arranged in last week of the MCP duration as per mutual convenience.

10) There will be a project viva-voce conducted by Karnatak University, after the report submission date is over. The panel of examiners will be as approved by the Board of Studies.

Format for Major Concurrent Project Reports

The format for the Major Concurrent Project reports should be in the following manner.

- Executive Summary:
- Introduction of the study
- Industry Profile
- Company Profile
- Literature Review
- Theoretical Background
- Data Analysis and Interpretations
- Findings and suggestions
- Bibliography
-

In certain cases, students may change the format in consultation with his mentor and the External Guide. Enough care should be taken that the Major Concurrent Project report focuses the study undertaken by the student and its findings. The report should contain minimum 70 pages. Written using the following format:

- A-4 size paper (Executive Bond)
- MS Word style with Times New Roman Font
- Font size-12 for Text and 14 for headings
- Portrait Paper settings with 1 inch margins on all the four sides.