

**Term Structure of PGDBM**

<b>Category of Subjects</b>	<b>Sem-1</b>	<b>Sem - 2</b>
Discipline Specific Core	16	16
Discipline Specific Elective/ Discipline Specific Internship	4	4
<b>Total</b>	<b>20</b>	<b>20</b>

**Syllabi of Courses (PGD in Management-Banking and Finance)**

<b>ProgramType</b>	<b>Programme Name</b>	<b>Programme Code (Running Number)</b>
<b>PGD Program</b>	<b>PGDM-Banking and Finance</b>	<b>MGA</b>

<b>Course Codes</b>	<b>Discipline Specific Core Course</b>	<b>Credits</b>
MGA 401	PRINCIPLES AND PRACTICE OF BANKING	<b>4</b>
MGA 402	ACCOUNTING AND FINANCE FOR BANKERS	<b>4</b>
MGA 403	ADVANCED BANK MANAGEMENT	<b>4</b>
MGA 404	BANK FINANCIAL MANAGEMENT	<b>4</b>
MGA 405	RETAIL BANKING	<b>4</b>
MGA 406	CENTRAL BANKING	<b>4</b>
MGA 407	RURAL BANKING	<b>4</b>
MGA 408	INTRODUCTION TO MUTUAL FUND	<b>4</b>
<b>Course Codes</b>	<b>Discipline Specific Elective Course</b>	<b>Credits</b>
MGA 411	FINANCIAL MANAGEMENT	<b>4</b>
MGA 412	HUMAN RESOURCE MANAGEMENT	<b>4</b>
MGA 413	COMMUNICATION SKILLS	<b>4</b>
MGA 414	MARKETING MANAGEMENT	<b>4</b>

Name of the Programme: **PGDM-Banking and Finance**

Course Code: **MGA 401**

Title of the Course: **Principles and Practice of Banking**

Number of Credits: **4 credits**

Effective from AY: **2023-24**

<b>Pre-requisites for the Course:</b>	NIL	
<b>Course Objectives:</b>	<ol style="list-style-type: none"> <li>1. Enable course participants to analyze the Indian financial system.</li> <li>2. Evaluate the role of banks within the Indian financial sector.</li> <li>3. Facilitate understanding of Indian financial system analysis.</li> <li>4. Assess the significance of banks in India's financial landscape</li> </ol>	
<b>Content:</b>	<p><b>Unit I: Indian Financial System</b>            Indian Financial System, Banking Regulation, Role of Money Markets, Role &amp; Functions of Capital Markets, Mutual Funds &amp; Insurance Companies, Factoring, Forfaiting Services and Off - Balance Sheet items. CIBIL, Fair Practices Code for Debt collection, BCSBI-Role &amp; functions. Recent Developments in the Financial system.</p> <p><b>Unit II: Functions of Banks</b>            Banker Customer Relationship, Bankers' Special Relationship, Banking Ombudsman scheme and consumer protection act, Payment and Collection of Cheques and Other Negotiable Instruments, Opening accounts of various types of customers Ancillary Services, Cash Management services &amp; its importance. Principles of lending and Working Capital Assessment, Priority Sector Advances, Agricultural Finance, Credit Cards, Home Loans, Personal Loans, Consumer Loans, Documentation, Different Modes of Charging Securities, Types of collaterals and their characteristics. Financial Inclusion and Financial Literacy.</p> <p><b>Unit III: Banking Technology</b>            Essentials of Bank Computerization, Alternate Delivery Channels- Digital Banking, Data Communication Network and EFT systems, Digital Payment Systems, Role of Technology Upgradation and its impact on Banks, Security Considerations and Mitigation measures in Banks.</p> <p><b>Unit IV: Marketing of Banking Services/ Products and Ethics in Banks</b>            Marketing- Introduction, Social Media Marketing, Consumer Behaviour and Product, Pricing, Distribution, Channel Management, Promotion, Role of Direct Selling Agent/</p>	<p><b>10 hours</b></p> <p><b>20 hours</b></p> <p><b>10 hours</b></p> <p><b>20 hours</b></p>

	Direct Marketing Agent in a bank, Benefits Marketing Information Systems. Ethics, Business Ethics & Banking: An integrated Perspective, Ethics at the Individual Level, Ethical Dimensions: Employees, Work Ethics and the Workplace Banking Ethics: Changing Dynamics.	
<b>Pedagogy:</b>	Lectures/ tutorials/laboratory work/ field work/ outreach activities/ project work/ vocational training/viva/ seminars/ term papers/assignments/ presentations/ self-study/ Case Studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.	
<b>References/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Indian Institute of Banking and Finance; Principles and Practice of Banking, New Delhi; Macmillan; 2021 or latest edition.</li> <li>2. Schoenholtz, S. C. Money; Banking and Financial Market. Tata McGraw Hills; 2020 or Latest edition.</li> <li>3. Saha, S. S.; Indian Financial Market. Tata McGraw Hills; 2020 or Latest edition.</li> <li>4. Indian Institute of Banking and Finance; Legal Aspects of Banking, New Delhi; Macmillan; 2021 or Latest edition.</li> </ol> L.M Bhole, JitendraMahakud, financial institutions and markets- Structure, growth and innovations; Tata McGraw Hills; 2017 or Latest edition.	
<b>Course Outcomes:</b>	At the end of the course, the participant shall will be able to: <ol style="list-style-type: none"> <li>1. Describe the financial markets in India</li> <li>2. Explain the functions performed by Banks,</li> <li>3. Determine the role of technology in Banks</li> <li>4. Identify the products distribution and marketing channels of the banks.</li> </ol>	

**Name of the Programme: PGDM-Banking and Finance**

**Course Code: MGA 402**

**Title of the Course: ACCOUNTING AND FINANCE FOR BANKERS**

**Number of Credits: 4 credits**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	NIL	
<b>Course Objectives:</b>	<ol style="list-style-type: none"> <li>1. Apply fundamental mathematical and financial principles.</li> <li>2. Prepare financial statements for banking companies.</li> <li>3. Evaluate and analyze financial statements effectively.</li> <li>4. Apply concepts to assess banking company finances</li> </ol>	
<b>Content:</b>	<b>Unit 1: Business Mathematics &amp; Finance</b> Calculation of Interest and Annuities, Calculation of YTM Capital Budgeting, Depreciation and its Accounting, Foreign Exchange Arithmetic.	<b>15 hours</b>

	<p><b>Unit 2: Principles of Bookkeeping and Accountancy</b> Definition, Scope and Accounting Standards, Basic Accounting Procedures. Maintenance of Cash/ Subsidiary Books and Ledger Record Keeping Basics, Bank Reconciliation Statement Trial Balance, Rectification of Errors and Adjusting &amp; Closing Entries.</p> <p><b>Unit 3: Final Accounts</b> Balance Sheet Equation, Preparation of Final Accounts, Ratio Analysis. Final Accounts of Banking Companies, Company Accounts I &amp; II, Accounting in a Computerized Environment.</p> <p><b>Unit 4: Banking Operations</b> Banking Operations &amp; Accounting functions, Preparation of Vouchers, cash receipt and payment entries, clearing inward and outward entries, transfer debit and credit entries, KYC-Document verification, operational aspects in regard to opening of all types of accounts, scrutiny of loan applications/ documents, allowing withdrawals and accounting entries involved at various stages, operational aspects of CBS environment.</p>	<p><b>15 hours</b></p> <p><b>15 hours</b></p> <p><b>15 hours</b></p>
<b>Pedagogy:</b>	Lectures/ tutorials/laboratory work/ field work/ outreach activities/ project work/ vocational training/viva/ seminars/ term papers/assignments/ presentations/ self-study/ Case Studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.	
<b>References/ Readings:</b>	<ol style="list-style-type: none"> <li>1. T. Horngren Charles, L. S; Introduction to Financial Accounting; Pearson, 2017 or Latest edition.</li> <li>2. Indian Institute of Banking and Finance; Accounting and Finance for Bankers, New Delhi; Macmillan 2020 or Latest edition.</li> <li>3. Indian Institute of Banking and Finance; Principles and Practice of Banking, New Delhi; Macmillan; 2021 Latest edition.</li> <li>4. Asim Kumar Manna; Business Mathematics and Statistics; McGraw Hill, 2018 or Latest edition.</li> </ol> <p>M. Hanif and A Mukherjee, Modern Accountancy, McGraw Hill, 2018 or Latest edition.</p>	
<b>Course Outcomes:</b>	<p>At the end of the course, the participant shall will be able to:</p> <ol style="list-style-type: none"> <li>1. Calculate interest and annuities.</li> <li>2. Prepare and evaluate final accounts of Banking companies.</li> <li>3. Describe and differentiate various banking operations.</li> </ol>	

**Name of the Programme: PGDM-Banking and Finance**

**Course Code: MGA 403**

**Title of the Course: Advanced Bank Management**

**Number of Credits: 4 credits**

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	NIL	
<b>Course Objectives:</b>	1. Describe economic fundamentals and bank operations in the broader economic context. 2. Evaluate the significance of human resource management in banks. 3. Assess the role of credit management within banking institutions. 4. Understand the interplay between economics, bank operations, human resources, and credit management	
	1.	
<b>Content:</b>	<b>Unit I: Economic Analysis</b> The fundamentals of Economics: Scarcity and Efficiency – Microeconomics & Macroeconomics in brief – Types of economies – Market, Command and Mixed Economies. Business cycles – Money and banking – Unemployment & inflation – Interest rate determination and various types of interest rates. Indian Economy – (a) Recent reforms (b) Fiscal, monetary & exchange rate policies in India. Financial Markets in India, globalization and its impact – Challenges ahead, Banking & Finance – current issues.	<b>15 hours</b>
	<b>Unit II: Business Mathematics</b> Concept of Time Value of Money, Net Present Value, Discounted Cash Flow. Sampling methods, Correlation and Regression – Times series, Bond Investment. Linear programming – decision-making simulation – Statistical analysis using spreadsheets. Features of Spreadsheet – Macros, pivot table, statistical and mathematical formulae.	<b>15 hours</b>
	<b>Unit III: HRM in Banks</b> Fundamentals of HRM, Developments of Human Resource, Human implications of organizations. Employees feedback and reward system, Performance Management, HRM and Information Technology, information and data management, knowledge management.	<b>15 hours</b>
	<b>Unit IV: Credit Management</b> Overview of Credit Management, Analysis of Financial statements, Working Capital finance and Term Loans. Credit Delivery systems, Credit Control and monitoring. Risk Management and credit rating, Reconstruction/Rehabilitation and Recovery.	<b>15 hours</b>
<b>Pedagogy:</b>	Lectures/ tutorials/laboratory work/ field work/ outreach activities/ project work/ vocational training/viva/ seminars/ term papers/assignments/ presentations/ self-study/ Case Studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.	

<b>References/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Pindyck, R.S., D. L. Rubinfeld and P. L. Mehta; Microeconomics; Pearson Education; 2017 or Latest Edition.</li> <li>2. Paul A Samuelson, William D Nordhaus; Microeconomics; McGrawHill Education; 2021 or Latest edition.</li> <li>3. Asim, Kumar, Manna; Business Mathematics and Statistics; McGraw Hill; 2018 or Latest edition.</li> <li>4. Justin P., Padmalatha S.; Management of Banking &amp; Financial Services, New Delhi; Pearson; 2017 or Latest edition.</li> <li>5. P.L.Mehta, Managerial Economics-analysis, problems and cases, Sultan Chand &amp; Sons, 2016 or latest edition.</li> </ol>
<b>Course Outcomes:</b>	<p>At the end of the course, the participant shall will be able to:</p> <ol style="list-style-type: none"> <li>1. Use the fundamental economic theories and analytical tools.</li> <li>2. Analyse the role of HRM in banks.</li> <li>3. Explain the role and techniques of credit management used by banks.</li> </ol>

**Name of the Programme: PGDM-Banking and Finance**

**Course Code: MGA 404**

**Title of the Course: Bank Financial Management**

Number of Credits: 4 credits

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	NIL	
<b>Course Objectives:</b>	<ol style="list-style-type: none"> <li>1. Analyze international banking practices.</li> <li>2. Evaluate risk management strategies in banking.</li> <li>3. Assess treasury operations within banks.</li> <li>4. Enable understanding of international banking, risk management, and treasury operations</li> </ol>	
	1.	
<b>Content:</b>	<p><b>Unit I: International Banking</b> Exchange rates and Forex Business, Basics of Forex derivatives – forward exchange rate contracts, Options, Swaps. Correspondent banking and NRI accounts. Documentary letters of Credit, facilities to exporters and importers. Risks in foreign trade- the role of ECGC. Role of Exim Bank, RBI and exchange control in India- FEDAI, FEMA and others.</p> <p><b>Unit Risk Management</b> Risk-Concept, Risk in Banks, Risk Management Framework, Risk in Banking business, Risk Regulation in Banking industry. Market Risk -identification, Measurement and credit risk – rating methodology, risk weights, eligible collateral for mitigation, risk mitigation techniques, Operational and Integrated Risk Management – Risk management and capital Management, Basel Norms.</p>	<p><b>15 hours</b></p> <p><b>15 hours</b></p>

	<p><b>Unit III: Treasury Management</b>  Concepts and function, instruments in the treasury market, development of new financial products, funding and regulatory aspects of treasury management, treasury risk management. Derivative products – Credit Default Swaps/ Options. Treasury and asset management liability.</p> <p><b>Unit IV: Balance Sheet Management</b>  Banks Balance Sheet – Components of assets &amp; Liabilities &amp; their management. Banking regulation and capital, Capital adequacy- Basel II overview, Pillar 3- market discipline. Asset Classification &amp; provisioning norms, liquidity and interest rate risk management. RAROC and profit planning.</p>	<p><b>15 hours</b></p> <p><b>15 hours</b></p>
<p><b>Pedagogy:</b></p>	<p>Lectures/ tutorials/laboratory work/ field work/ outreach activities/ project work/ vocational training/viva/ seminars/ term papers/assignments/ presentations/ self-study/ Case Studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.</p>	
<p><b>References/ Readings:</b></p>	<p>1. Indian Institute of Banking and Finance; Bank Financial Management, New Delhi; Macmillan; 2018 or Latest edition.  2. Justin P. &amp; Padmalatha S.; Management of Banking &amp; Financial Services, New Delhi; Pearson; 2017 or Latest edition  3. Koch T. W. &amp; MacDonald S. S.; Bank Management; South-Western Publishing, 5e Singapore; 2015 or Latest edition.  4. Indian Institute of Banking and Finance; Treasury, Investment and Risk Management, New Delhi; Macmillan; 2017 or Latest edition.  5. Indian Institute of Banking and Finance; Treasury, Management, New Delhi; Macmillan; 2018 or Latest edition.</p>	
<p><b>Course Outcomes:</b></p>	<p>At the end of the course, the participant shall will be able to:</p> <ol style="list-style-type: none"> <li>1. Describe the international banking system and compare the international foreign exchange market with Indian foreign exchange market.</li> <li>2. Appraise the role of risk management, monitoring and control in banks.</li> <li>3. Explain the various components of bank balance sheet and do profit planning.</li> <li>4. Describe treasury management and analyse the risk in its management.</li> </ol>	

**Name of the Programme: PGDM-Banking and Finance**

**Course Code: MGA 405**

**Title of the Course: Retail Banking**

Number of Credits: 4 credits

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	NIL	
<b>Course Objectives:</b>	1. Assess the impact of retail banking in emerging markets. 2. Compare diverse bank products within the retail sector. 3. Evaluate the significance of retail banking in emerging economies	
<b>Content:</b>	<p><b>Unit I: Introduction to Retail Banking</b>          History and definition, role within the bank operations, Applicability of retailing concepts distinction between Retail and Corporate/ Wholesale Banking.</p> <p><b>Unit II: Retail Products</b>          Retail Products Overview – Customer requirements, Products development process, credit scoring. Important Retail Asset Products – Home Loans, Auto/ Vehicle Loans, Personal Loans, Educational Loans, Credit and Debit Cards, Remittances Products.</p> <p><b>Unit III: Marketing retail products, MIS and Accounting</b>          Retail Strategies – Tie-up with Institutions for Personal loans/ Credit cards/ Educational loans. Delivery Channels in Retail Banking. Selling Process in retail products – Direct Selling Agents. CRM- Role and impact. Regulations and compliance Technology for Retail Banking, Accounting entries – Loan process and the relevant accounting including EMI Computation.</p> <p><b>Unit IV: Other issues related to Retail Banking</b>          Securitization, mortgage-based securities. New products like Insurance, Demat services, online/ Phone Banking, Property services, Investment advisory/ Wealth management. Recovery of Retail Loans – Defaults, recovery process, RBI guidelines. Digital Banking and digital banking products.</p>	<p><b>10 hours</b></p> <p><b>20 hours</b></p> <p><b>15 hours</b></p> <p><b>15 hours</b></p>
<b>Pedagogy:</b>	Lectures/ tutorials/laboratory work/field work/outreach activities/project work/vocational training/viva/seminars /term papers/assignments/presentations/self-study/case studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.	
<b>References/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Indian Institute of Banking and Finance; Retail Banking, New Delhi; Macmillan; 2018 or Latest edition.</li> <li>2. Indian Institute of Banking and Finance; Banking Products and Services; Taxman Publication Pvt. Ltd. New Delhi; 2015 or Latest edition.</li> <li>3. Justin P. &amp; Padmalatha S.; Management of Banking &amp; Financial Services; Pearson; 2017 or Latest edition</li> <li>4. O. P. Agarwal; Modern Banking in India; Himalaya Publishing House, New Delhi; 2017 or Latest edition.</li> </ol>	



	5. K. M. Bhattacharya, O. P. Agarwal; Basic of Banking and Finance; Himalaya Publishing House Ltd. Mumbai; 2021 or Latest edition.
<b>Course Outcomes:</b>	At the end of the course, the participant shall will be able to: <ol style="list-style-type: none"> <li>1. Distinguish between Retail and Corporate/ Wholesale Banking.</li> <li>2. Appraise the various retails products offered by banks.</li> <li>3. Compare marketing strategies used by public and private sector banks for retail products</li> <li>4. Discuss and evaluate other issues related to retail banking.</li> </ol>

**Name of the Programme: PGDM-Banking and Finance**

**Course Code: MGA 406**

**Title of the Course: Central Banking**

Number of Credits: 4 credits

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	NIL								
<b>Course Objectives:</b>	1. Elaborate on the functions of a central bank. 2. Clarify the role of a central bank in relation to financial institutions. 3. Explain the interconnection between central banks and banks/financial institutions.								
<b>Content:</b>	<table border="0"> <tr> <td><b>Unit I:</b> <b>Rationale and Functions of Central Bank</b> Evolution Central Banking, Functions of a Central Bank: Traditional, developmental and promotional functions. Contemporary Issues: Desirability, Autonomy, and independence, Credibility, accountability, and transparency of a Central Bank, conflict with fiscal policies.</td> <td><b>15hours</b></td> </tr> <tr> <td><b>Unit II:</b> <b>Central Banking in India</b> Reserve Bank of India: Organizational evolution, Constitution and Governance, Major organizational and Functional Developments over time, Recent Developments, RBI Act. India Specific Issues and Institutions set up by RBI; NABARD, IDBI, DFHI, IRBI, UTI.</td> <td><b>15hours</b></td> </tr> <tr> <td><b>Unit III:</b> <b>Monetary Policy and Credit Policy</b> Monetary Policy: Objectives, instruments of policy, transparency of policies, Lags in the policy. Credit Policy: Objectives, Theory, and Practice, Instruments. An overview of Fiscal Policy, Striking balance between inflation and growth through monetary and fiscal policies.</td> <td><b>15hours</b></td> </tr> <tr> <td><b>Unit IV:</b> <b>Supervision and Financial Stability</b> Evolution of Bank Regulation and supervision by RBI. Financial Stability: Financial Development Vs Financial stability, Risks to Financial stability, Early warning signals and remedial action, Liquidity Management, Regulation and supervision of Banks, Risk Management in Banks, The Basel Norms, Prudential</td> <td></td> </tr> </table>	<b>Unit I:</b> <b>Rationale and Functions of Central Bank</b> Evolution Central Banking, Functions of a Central Bank: Traditional, developmental and promotional functions. Contemporary Issues: Desirability, Autonomy, and independence, Credibility, accountability, and transparency of a Central Bank, conflict with fiscal policies.	<b>15hours</b>	<b>Unit II:</b> <b>Central Banking in India</b> Reserve Bank of India: Organizational evolution, Constitution and Governance, Major organizational and Functional Developments over time, Recent Developments, RBI Act. India Specific Issues and Institutions set up by RBI; NABARD, IDBI, DFHI, IRBI, UTI.	<b>15hours</b>	<b>Unit III:</b> <b>Monetary Policy and Credit Policy</b> Monetary Policy: Objectives, instruments of policy, transparency of policies, Lags in the policy. Credit Policy: Objectives, Theory, and Practice, Instruments. An overview of Fiscal Policy, Striking balance between inflation and growth through monetary and fiscal policies.	<b>15hours</b>	<b>Unit IV:</b> <b>Supervision and Financial Stability</b> Evolution of Bank Regulation and supervision by RBI. Financial Stability: Financial Development Vs Financial stability, Risks to Financial stability, Early warning signals and remedial action, Liquidity Management, Regulation and supervision of Banks, Risk Management in Banks, The Basel Norms, Prudential	
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<b>Unit III:</b> <b>Monetary Policy and Credit Policy</b> Monetary Policy: Objectives, instruments of policy, transparency of policies, Lags in the policy. Credit Policy: Objectives, Theory, and Practice, Instruments. An overview of Fiscal Policy, Striking balance between inflation and growth through monetary and fiscal policies.	<b>15hours</b>								
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	Norms, Effect of liberalization and Globalization on Financial Stability.
<b>Pedagogy:</b>	Lectures/ tutorials/laboratory work/ field work/ outreach activities/ project work/ vocational training/viva/ seminars/ term papers/assignments/ presentations/ self-study/ Case Studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.
<b>References/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Justin P. &amp; Padmalatha S.; Management of Banking &amp; Financial Services; Pearson; 2017 or Latest edition.</li> <li>2. Khan. M. Y; Financial Services; McGraw Hill; 2017 or Latest edition</li> <li>3. Indian Institute of Banking and Finance; Central Banking; Macmillan; 2021 or Latest edition.</li> <li>4. Indian Institute of Banking and Finance; Legal Aspects of Banking; Macmillan; 2021 or latest edition.</li> </ol>
<b>Course Outcomes:</b>	<p>At the end of the course, the participant shall will be able to:</p> <ol style="list-style-type: none"> <li>1. Outline functions of a central bank and its changing role in dynamic modern economy.</li> <li>2. State and explain the objectives of monetary and fiscal policy.</li> <li>3. Describe the role of RBI in maintaining financial stability in the economy.</li> </ol>

**Name of the Programme: PGDM-Banking and Finance**

**Course Code: MGA 407**

**Title of the Course: Rural Banking**

Number of Credits: 4 credits

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	NIL		
<b>Course Objectives:</b>	<ol style="list-style-type: none"> <li>1. Acknowledge the importance of banks in India's rural economic landscape.</li> <li>2. Identify the role of banks within India's rural economy.</li> <li>3. Understand the impact of banking on rural sectors in India.</li> <li>4. Recognize the significance of banks in fostering India's rural economic growth.</li> </ol>		
<b>Content:</b>	<p><b>Unit I: Rural India</b> Demographic features and Characteristics of Rural Society, Economic life of rural people, Rural infrastructure, Agriculture Economy: Structure. Characteristics and role of Indian agriculture, Emerging issues in Indian Agriculture. Rural Development Policies and Rural Issues.</p>	<b>15hours</b>	
	<p><b>Unit II: Financing Rural Development</b> Regulation of Rural Financial Services – Function and policies of RBI in Rural Banking, NABARD and Rural Credit Institutions – role and functions. Financing agriculture/ allied activities, Financing Rural Non-Farm Sector (RNFS), SME Finance.</p>	<b>15hours</b>	

	<p><b>Unit III: Priority Sector Financing and Government initiatives</b> Components of priority sector – RBI guidelines. Government initiatives, Poverty alleviation programs, Rural housing and Urban housing schemes under priority sector.</p> <p><b>Unit IV: Problems and prospects in Rural Banking</b> Role of rural banking – Problems of Rural branches of Commercial banks – transaction costs and risk costs. Emerging trends in rural banking-financing poor as a bankable opportunity- Micro Credit and Self Help Groups</p>	<p><b>15hours</b></p> <p><b>15hours</b></p>
<b>Pedagogy:</b>	Lectures/ tutorials/laboratory work/ field work/ outreach activities/ project work/ vocational training/viva/ seminars/ term papers/assignments/ presentations/ self-study/ Case Studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.	
<b>References/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Indian Institute of Banking and Finance; Rural Banking; Macmillan; 2018 or Latest edition.</li> <li>2. Schoenholtz, S. C; Money, Banking and Financial Market; Tata McGraw Hills; 2020 or Latest edition.</li> <li>3. Saha, S. S; Indian Financial Market; Tata McGraw Hills; 2020 or Latest edition.</li> <li>4. Bhole.I.M, Mahakud. J; Indian Financial Markets-Structure, Growth and Innovation; Tata Mc Graw Hills; 2017 or Latest edition.</li> <li>5. S. Subba Reddy; P. Raghu Ram; Agricultural Finance and Management; Oxford &amp; IBH Publishing Co Pvt.Ltd; 2018 or Latest edition.</li> </ol>	
<b>Course Outcomes:</b>	At the end of the course, the participant shall will be able to: <ol style="list-style-type: none"> <li>1. Explain the role of NABARD and other credit cooperative institutions in financing rural development.</li> <li>2. Compare and critically evaluate various programs of the government to support the priority sector.</li> <li>3. Discuss in detail the problems and prospects in rural banking.</li> </ol>	

**Name of the Programme: PGDM-Banking and Finance**

**Course Code: MGA 408**

**Title of the Course: Introduction to Mutual Fund**

Number of Credits: 4 credits

**Effective from AY: 2023-24**

<b>Pre-requisites for the Course:</b>	NIL
<b>Course Objectives:</b>	<ol style="list-style-type: none"> <li>1. Explore the mutual fund industry landscape.</li> <li>2. Analyze the performance of diverse mutual fund products.</li> <li>3. Evaluate and assess the performance metrics of different mutual fund offerings.</li> </ol>

	4. Enable participants to scrutinize the mutual fund industry and its product performance	
<b>Content:</b>	<p><b>Unit I: Introduction to Mutual Funds</b>  Concept of mutual funds, Basic types of mutual funds, Advantages of mutual funds, Difference between mutual funds and bank deposits Mutual Funds - constituents and structure of a mutual fund, Mutual funds in the USA and elsewhere. Difference between a mutual fund and a commercial bank. Various types of Mutual Fund products- Basic classification of mutual funds. Such other products similar to mutual funds.</p> <p><b>Unit II: Management of bond fund portfolio and equity fund portfolio.</b>  Management of bond fund portfolio- Investment of bond funds, Basic characteristics of a bond, Bond valuation, Risks in bond investment, Techniques to enhance bond fund performance, Managing the bond fund. Management of equity fund Portfolio- Equity portfolio, Types of risks and returns that different asset classes offer, Equity share, The value of equity shares, Three types of equity shares, Equity research and Valuation. Passive and active portfolio management, Portfolio strategies.</p> <p><b>Unit III: Evaluation of performance of mutual funds</b>  Measuring fund performance, measuring return, measuring risk, Risk-adjusted return, Comparing fund performance with a reference, Various standardized performance systems, Limitations of performance measurement and evaluation.</p> <p><b>Unit IV: Regulations of Mutual Fund Industry</b>  Contextual significance of mutual fund regulation, Legal environment of mutual funds, Supervision and regulation, Principles of mutual fund regulation, Standards, Rights of investors, Role of industry players in furthering regulatory objectives, Market context, Transparency and disclosure, Limits on fees and expenses, Internal governance within mutual fund complexes.</p>	<p><b>I:15hours</b></p> <p><b>15hours</b></p> <p><b>15hours</b></p> <p><b>15hours</b></p>
<b>Pedagogy:</b>	Lectures/ tutorials/laboratory work/ field work/ outreach activities/ project work/ vocational training/viva/ seminars/ term papers/assignments/ presentations/ self-study/ Case Studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.	
<b>References/ Readings:</b>	<ol style="list-style-type: none"> <li>1. Khan M.Y; Financial Services; Tata McGraw Hill; 2017 or Latest edition.</li> <li>2. Mutual Funds Products &amp; Services; Indian Institute of Banking &amp; Finance; Taxmann Publishers; 2015 or Latest edition.</li> <li>3. Chandra P; Investment Analysis and Portfolio Management ; McGraw Hills; 2021 or Latest edition.</li> </ol>	

<b>Course Outcomes:</b>	At the end of the course, the participant shall will be able to: <ol style="list-style-type: none"> <li>1. Compare mutual fund with other investment products in the financial market.</li> <li>2. Differentiate between bond fund portfolio and equity fund portfolio.</li> <li>3. Evaluate the performance of mutual funds.</li> </ol>
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**Name of the Programme: PGDM-Banking and Finance**

**Course Code: MGA 411**

**Title of the Course: Financial Management**

Number of Credits: 4 credits

Effective from AY: 2023-24

<b><u>Prerequisites for the course:</u></b>	Nil	
<b><u>Objective:</u></b>	<ol style="list-style-type: none"> <li>1. Develop skills in analyzing financial data.</li> <li>2. Enable decision-making for short-term financial choices.</li> <li>3. Enable decision-making for long-term financial strategies.</li> <li>4. Foster competence in using financial information for decision-making purposes.</li> </ol>	
<b>Content:</b>	<b>Unit I: Elementary Analysis of Annual Reports</b> Concepts and Conventions of Accounting, Reading of Annual Report, Balance Sheet, Profit and Loss Account, Vertical Form, Cash Flow statements.	<b>15hours</b>
	<b>Unit II: Analysis of Financial Statements</b> Comparative statements, Common Size Statements, Profitability Ratios, Basic Accounting Standards, Directors' Report, Auditor's Report, Notes to Accounts, Understanding Annual Reports of Companies with Ratio Analyses.	<b>15hours</b>
	<b>Unit III: Capital Budgeting Decisions</b> Scope of Financial Management, Creating Shareholder Value, Agency Issues, Time Value of Money, Forecasting cash flows, Estimation of Project Cost, Techniques of Capital Budgeting: Net Present Value, Internal Rate of Return, Discounted Payback, Profitability Index, Cost of Capital: Meaning and Concept, Calculation of Weighted Average Cost of Capital, Capital Structure and Leverage: concept	<b>15hours</b>
	<b>Unit IV</b> <b>Working Capital Management</b>	

	Basics of Working Capital, Operating cycle, Estimation of Working Capital, Components of Working Capital, namely, Cash, Inventory and Debtors, Sources of Long term and Short term finance	
<b>Pedagogy:</b>	Lectures/ tutorials/laboratory work/ field work/ outreach activities/ project work/ vocational training/viva/ seminars/ term papers/assignments/ presentations/ self-study/ 6Case Studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.	
<b><u>References/Readings</u></b>	<ol style="list-style-type: none"> <li>1. N. Ramchandran, Ram Kumar Kakani; Financial Accounting for Management; Tata McGraw-Hill Pvt Ltd; 2017 or Latest edition.</li> <li>2. N. Ramchandran, Ram Kumar Kakani; How to Read A Balance Sheet; Tata McGraw-Hill Professional: Finance Made Easy Series; 2017 or Latest edition.</li> <li>3. Ramchandran, Ram Kumar Kakani; How to Read A Profit and Loss Account; Tata McGraw-Hill Professional: Finance Made Easy Series; 2017 or Latest edition.</li> <li>4. Chandra, Prasanna; Financial Management: Theory and Practice; Tata McGraw-Hill; 2017 or Latest edition.</li> <li>5. M Y Khan and P K Jain; Financial Management: Text, Problems and Cases; Tata McGraw-Hill; 2018 or Latest edition.</li> </ol>	
<b><u>Learning Outcomes</u></b>	<p>At the end of the course, the participant shall will be able to:</p> <ol style="list-style-type: none"> <li>1. Evaluate the financial objectives of various types of organisations.</li> <li>2. Explain alternative sources of finance and investment opportunities and their suitability in particular circumstances.</li> <li>3. Assess the factors affecting investment decisions and opportunities presented to an organisation.</li> <li>4. Select and apply techniques in managing working capital.</li> </ol>	

**Name of the Programme: PGDM-Banking and Finance**

**Course Code: MGA 412**

**Title of the Course: Human Resource Management**

Number of Credits: 4 credits

**Effective from AY: 2023-24**

<b><u>Prerequisites for the course:</u></b>	Nil	
<b><u>Objective:</u></b>	1. Gain proficiency in assessing firm HR practices.	

	<p>2. Develop the ability to make HRM decisions.</p> <p>3. Understand the impact of HRM decisions on other functions.</p> <p>4. Recognize the reciprocal influence between HRM and other business functions</p>	
<b>Content:</b>	<p><b>Unit I: Fundamentals of HR Management</b>  Concepts and Perspectives, Corporate objectives and challenges of HR, Job Analysis: Job description and Job Specifications, Human Resource Planning: Demand and Supply, Downsizing and Retention.</p> <p><b>Unit II: Human Resource Functions</b>  Recruitment and Selection, Compensation and Reward Management: Job Evaluation, methods and types of compensation, Performance Management, Potential assessment and Competency development, Training and Development: Training process and method.</p> <p><b>Unit III: Employee Relations and Trade Unions</b>  Trade Union movement and status in India, Politics and Unions, Negotiations, Grievance Redressal, Dispute Resolution and Conflict Management, Employee Empowerment, Employee health orientation and managing Sickness/Absenteeism at workplace.</p> <p><b>Unit IV: Organizational strategy</b>  Structure, culture and change and their implications for HRM, Technology in HR, Green HRM and Sustainability, Introduction to International HRM</p>	<p><b>15hours</b></p> <p><b>15hours</b></p> <p><b>15hours</b></p> <p><b>15hours</b></p>
<b>Pedagogy:</b>	Lectures/ tutorials/laboratory work/ field work/ outreach activities/ project work/ vocational training/viva/ seminars/ term papers/assignments/ presentations/ self-study/ Case Studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.	
<b>References/Readings</b>	1. Ca Noe R A, Hollenbeck JR, Gerhart B and Wright P M; Human Resource Management: Gaining a competitive advantage; McGraw Hill; 2022 or Latest Edition.	

	<ol style="list-style-type: none"> <li>2. Dessler, Gary; A Framework for Human Resource Management; Pearson Education India; 2012 or Latest Edition.</li> <li>3. Armstrong M, Taylor S; Armstrong's Handbook of Human Resource Management Practice; Kogan Page, 2020 or Latest Edition.</li> <li>4. P. Jyothi, D.N. Venkatesh; Human Resource Management; Oxford University Press; 2012 or Latest edition.</li> <li>5. John Ivancevich; Human Resource Management; Tata McGraw Hill; 2016 or Latest edition.</li> </ol>	
<b><u>Learning Outcomes</u></b>	<p>At the end of the course, the participant shall will be able to:</p> <ol style="list-style-type: none"> <li>1. Designing a job description and specification for a position.</li> <li>2. Identifying factors that impact human resource planning.</li> <li>3. Identifying the importance of employee engagement for the success of an organization.</li> <li>4. Comprehending the role of human resource management towards organization success.</li> </ol>	

**Name of the Programme: PGDM-Banking and Finance**

**Course Code: MGA 413**

**Title of the Course: Communication Skills**

Number of Credits: 4 credits

**Effective from AY: 2023-24**

<b><u>Prerequisites for the course:</u></b>	Nil	
<b><u>Objective:</u></b>	<ol style="list-style-type: none"> <li>1. Introduce effective communication in diverse contexts.</li> <li>2. Provide an overview of resume writing fundamentals.</li> <li>3. Familiarize with essential communication skills</li> </ol>	
<b>Content:</b>	<p><b>Unit I: Introduction</b> Difference between formal and informal communication; Communication process, types, Effectiveness in communication – the Roles of Sender, Receiver and the medium; Role of culture in communication; Importance of Non-Verbal Communication.</p> <p><b>Unit II: Oral Communication</b> Skills required for effective interpersonal and group communication, effective public speaking, noise in communication and its prevention, barriers and gateways in communication.</p>	<p><b>15hours</b></p> <p><b>15hours</b></p>



	<p><b>Unit III: Written Communication</b> Fundamentals of effective writing; different forms of written communication; report writing, creative writing; structure and content of various types of reports.</p> <p><b>Unit IV: Creativity in Communication and Resume Writing</b> Competitive versus collaborative communication, types of negotiation, barriers in effective negotiation, interests versus positions in negotiation. Fundamentals of Resume Writing, Writing effective Cover letters and emails to organizations.</p>	15hours  15hours
<b>Pedagogy:</b>	Lectures/ tutorials/laboratory work/ field work/ outreach activities/ project work/ vocational training/viva/ seminars/ term papers/assignments/ presentations/ self-study/ Case Studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.	
<b>References/Readings</b>	<ol style="list-style-type: none"> <li>1. Anjaneesethi, BhavnaAdhikari, Effective Business Communication, Tata McGraw Hill Education, 2009 or Latest Edition.</li> <li>2. Prasad, Hari Mohan, How to prepare for Group Discussion and Interview, Tata McGraw Hill, 2005 or Latest Edition</li> <li>3. Courtland L Bovee, John V Hill, Roshan Lal Raina, Business Communication Today, Pearson, 2021 or Latest Edition</li> <li>4. Raymond V Lesilar, Marie, E Flatley, Kathryn Rentz, Paula Lentz, NeerjaPande, Business Communication - Connecting in a Digital World, Tata McGraw Hill, 2015 or Latest Edition</li> </ol>	
<b>Learning Outcomes</b>	<p>At the end of the session the participants will be able to:</p> <ol style="list-style-type: none"> <li>1. Improve their verbal, written and interpersonal communication.</li> <li>2. Improve Business and Creative Writing Skills</li> <li>3. Prepare an effective CV.</li> </ol>	

**Name of the Programme: PGDM-Banking and Finance**

**Course Code: MGA 414**

**Title of the Course: Marketing Management**

Number of Credits: 4 credits

Effective from AY: 2023-24

<b>Prerequisites for the course:</b>	Nil	
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<b>Objective:</b>	<ol style="list-style-type: none"> <li>1. Attain proficiency in applying Marketing Frameworks and Theories.</li> <li>2. Develop analytical skills for marketing decision-making.</li> <li>3. Utilize analytical tools for marketing analysis.</li> <li>4. Gain competence in using marketing concepts for decision-making purposes.</li> </ol>	
<b>Content:</b>	<p><b>Unit I: Role of Marketing</b>  Core Concepts of Needs, Wants and Demands, Marketing Orientation of Companies. Strategic Planning and Marketing Management Process. External Environment including Customers and Suppliers.  Consumer Behaviour and Consumer markets, Theories of Consumption Behaviour, Buying Process and decision making process. Types of Buying behavior. Organisational Buying behavior, Industrial Market, Reseller Markets, Government Markets.</p> <p><b>Unit II: Marketing Information Systems</b>  Concepts and components, Market Measurement and Forecasting techniques, Demand Estimation, Segmentation, Targeting and Positioning, Types of segmentation, Basis for Segmentation. Marketing Plan, Process and evaluation, New Product Development Process, Product Life Cycle concept, different strategies of different stages of PLC, Strategies for Leaders, Followers, Challengers and Nichers.</p> <p><b>Unit III: Pricing methods and distribution</b>  Product Concept and hierarchy, Product decisions, Branding and Packaging Decisions, Pricing and setting of Price, Methods of Pricing and initiating responses to Price Cuts. Channels of Distribution, Role and Types of Channel, Distribution Channel design and management and modification. Retailing and Wholesaling. Advertising and Integrated Marketing Communication. Advertising decisions, Media decisions, Sales promotion concept and designing. Sales Management and Personal Selling. Digital Marketing and Social Media Marketing.</p> <p><b>Unit IV: Marketing and Controls</b>  Marketing Plan, Audits and Control of Marketing</p>	<p><b>15 hours</b></p> <p><b>15hours</b></p> <p><b>15 hours</b></p> <p><b>15 hours</b></p>

	Decisions. Annual Plan Control, Profitability Control, Efficiency, Role of Marketing, Core Concepts of Needs, Wants and Demands, Marketing Orientation of Companies, Strategic Control.	
<b>Pedagogy:</b>	Lectures/ tutorials/laboratory work/ field work/ outreach activities/ project work/ vocational training/viva/ seminars/ term papers/assignments/ presentations/ self-study/ Case Studies etc. or a combination of some of these. Sessions shall be interactive in nature to enable peer group learning.	
<b><u>References/Readings</u></b>	<ol style="list-style-type: none"> <li>1. Majarao, Simon; 'The Essence of Marketing'; Prentice Hall of India Limited; New Delhi; 1993 or Latest edition.</li> <li>2. Kotler, Philip. Keller Kevin., Koshy Abraham., and JhaMithileshawar; 'Marketing Management: A South Asian Perspective'; Pearson Education India, 2009 or Latest edition.</li> <li>3. Ramaswami., Namkumari; Marketing Management, MacmillanIndia Ltd. New Delhi: 2009 or Latest Edition</li> <li>4. Baines, Paul; Chris, Fill; Kelly, Page; Sinha, Piyush Kumar: MarketingManagement; Oxford Press, India: 2013 or Latest Edition.</li> <li>5. Lamb, Hair, Sharma, Mcdaniel; Principles of Marketing: a South Asian Perspective; Cengage Learning; 2016 or Latest Edition.</li> </ol>	
<b><u>Learning Outcomes</u></b>	<p>At the end of the course, the participant shall will be able to:</p> <ol style="list-style-type: none"> <li>1. Formulate a marketing plan that will meet the needs or goals of a business or organization.</li> <li>2. Develop an integrated marketing communications plan for a product, concept, good and/or service based on an identified market need or target.</li> <li>3. Formulate strategies for developing new and/or modified products, concepts, goods and services that respond to evolving market needs.</li> <li>4. Develop strategies for the efficient and effective placement/distribution of products, concepts, goods, and services that respond to evolving markets</li> </ol>	