

Bloom's Taxonomy Levels					
1. Remember/ Knowledge	2. Understand/ Comprehension	3. Application	4. Analysis	5. Creation / Synthesis	6. Evaluation

(For detailed understanding of the above Taxonomy Levels, please refer below)

Bloom's Taxonomy – Action Verbs


<i>Bloom's levels</i>	1 Knowledge	2 Comprehension	3 Application	4 Analysis	5 Synthesis	6 Evaluation
<i>Bloom's Definition</i>	Remember previously learned information	Demonstrate an understanding of the facts	Apply knowledge to actual situations	Break down objects or ideas into simpler parts and find evidence to support generalizations	Compile component ideas into a new whole or propose alternative solutions	Make and defend judgments based on internal evidence or external criteria
<i>Verbs</i>	arrange define describe duplicate identify label list match memorize name order outline recognize relate recall repeat reproduce select state	classify convert defend describe discuss distinguish estimate explain express extend generalize give examples identify indicate infer locate paraphrase predict recognize rewrite review select summarize translate	apply change choose compute demonstrate discover dramatize employ illustrate interpret manipulate modify operate practice predict prepare produce relate schedule show sketch solve use write	analyze appraise break down calculate categorize compare contrast criticize diagram differentiate discriminate distinguish examine experiment identify illustrate infer model outline point out question relate select separate subdivide test	arrange assemble categorize collect combine comply compose construct create design develop devise explain formulate generate plan prepare rearrange reconstruct relate reorganize revise rewrite set up summarize synthesize tell write	appraise argue assess attach choose compare conclude contrast defend describe discriminate estimate evaluate explain judge justify interpret relate predict rate select summarize support value

NAME OF THE PROGRAMME: POST GRADUATE DIPLOMA IN BANKING

Bloom's Taxonomy Levels: 1. Remember 2. Understand 3. Application 4. Analysis 5. Evaluation 6. Creation

Programme Specific Outcomes (PSOs):


- PSO1 Learn the Importance and Challenges of Indian Financial System.
- PSO2 Basic understanding and application of Banking, Theory, Laws and Practices.
- PSO3 Understanding Laws and Regulations of Insurance Industry in India.
- PSO4 Understanding Roles and Responsibilities of Various Intermediaries involved in the Insurance Market.
- PSO5 Understanding and application of Government Schemes for Financial Inclusion in India.
- PSO6 Understanding various Life Insurance and General Insurance Products.
- PSO7 Understanding various aspects of International Banking and Foreign Exchange.
- PSO8 To help out for research problems through Quantitative Techniques.
- PSO9 Learn Regulatory and Practical Aspects of Mutual Funds in India.
- PSO10 Understanding various institutions governing Microfinance in India.
- PSO11 Learn the Basic Structure and Functions of Rural Banking in India.
- PSO12 Understanding Bank Marketing and Grievance Redressal System in Banks.
- PSO13 Helps to understand Organizational Structure and Human Resource Management in Banks.
- PSO14 Helps to understand insurance fundamentals and practices.
- PSO15 Understanding various credit facilities provided by banks and applicability of principles of sound lending by banks.
- PSO16 To learn Practical Aspects of Banking and Insurance through Dissertation - Project Work and Viva-Voce.
- PSO17 Practical Training and Exposure in Banking and Insurance Sectors.
- PSO18 Understanding role and application of retail banking.

		The Maharaja Sayajirao University of Baroda Faculty of Commerce Department of Banking and Insurance		Academic Year			2020-21			
POST GRADUATE DIPLOMA IN BANKING (1 Year Diploma Course)										
Year	I	BANKS AND FINANCIAL INSTITUTIONS IN INDIA (BNK4101)		Credits / Hours per week			03Hrs			
Semester	I	Year of Introduction:2012 Year of Syllabus Revision:		Maximum Marks / Grade			100			
Mode of Transaction		Lectures and Tutorials								
Course Outcomes (COs): CO1: Understanding of Indian financial system and its constituents CO2: Learn about various financial institutions in India and their role and contribution in Economic development. CO3: Understanding of role and contribution of Commercial Banks, cooperative credit institutions, RRB's in economic development. CO4: Understanding role of NBFI's in economic development and its difference with banks.										
Unit No.	Topic/Unit	Contact Hours	Weightage (%)	BT Levels	CO	PSO	Elements of Employability (Emp) / Entrepreneurship (Ent)/ Skill Development (SD)	Relevance to Local (L)/ National (N)/ Regional(R)/Global (G) developmental needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional Ethics (PE)	

UNIT 1	Financial System in India: Constituents of Indian Financial System- financial institutions, financial markets, financial services and financial instruments. Financial regulations. Reforms in financial and banking sector- Narasimham Committee I & II, Universal Banking	12	25%	1,2	CO1	PSO1	EMP	N, L	HV PE
UNIT 2	Financial Institutions in India: Objectives, Structure, Functions, Role and Specific policies of- Reserve Bank of India, NABARD, IDBI, EXIM Bank, NHB, Investment institutions, SEBI.	11	25%	1,2,3	CO2	PSO1			
UNIT 3	Banks as Financial Institutions: Growth and development, structure, functions and role in economic development of -Commercial banks, Cooperative Credit Institutions, and Regional Rural Bank	11	25%	1,2,3	CO3	PSO1			
UNIT 4	Non-Bank Financial Institutions: Difference between banks and NBFIs, Structure, Functions, Role of NBFIs in economic development, RBI Regulations, Various Committee's Recommendations. Recent Development and current Issues in banking and Financial Institutions.	11	25%	2,3, 4	CO4	PSO1			


Reference Books:

1.	Indian Financial System by Dr. G Ramesh Babu. Himalaya Publishing House.
2.	Indian Financial System by Vasant Desai. Himalaya Publishing House.
3.	Financial Markets and services by Gorden & Natrajan. Himalaya Publishing House.
4.	Indian Financial System by M Y Khan Tata McGraw Hill Pub. Co

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POST GRADUATE DIPLOMA IN BANKING (1 Year Diploma Course)												
Year	I	BNK 4102: BANKING LAWS AND PRACTICES		Credits / Hours per week				03 Hours				
Semester	I	Year of Introduction: 2012 Year of Syllabus Revision:		Maximum Marks / Grade				100				
Mode of Transaction		Lectures and Tutorials										
Course Outcome (CO): BNK 4102 CO1 Know about general and special relationship between banker and customer. CO2 Knowing legal framework for opening, operating and closing a bank account. CO3 Help in understanding procedural formalities in dealing with different type of bank customer. CO4 Understanding Negotiable Instruments with special reference to cheques. CO5 Understanding Modern banking technologies.												
UnitNo	Topic/Unit			Cont act Hou rs	Weightage (%)	BT Level	CO	PSO	Element s of Employ ability (Emp)/ Entrepr eneursh ip (Ent)/ Skill Develop ment (SD)	Relevan ce to Local (L)/ Nationa l (N)/ Regional (R)/Glob al (G) develop mental needs	Relation to Gender (G), Environ mentand Sustaina bility (ES), Human Values (HV)an d Professio nal Ethics (PE)	


UNIT 1	Relationship between Banker and Customer: Definition & meaning of banker and customer. KYC norms, general and special features of banker-customer relationships; their rights and duties-garnishee order and attachment order. Bank procedures and practices in opening, operations and closure of various types of deposit accounts. Nomination facilities, insurance of bank deposits, legal aspects of entries in the passbook/account statement.	12	25	2,3	CO1 CO2	PSO2	EMP	N,L	HV PE
UNIT 2	Different Types of Bank Customers: Different types of bank customers: Minor, Illiterate person, Blind person, Married women, Lunatic person, Joint account holders, Partnership firm, Joint Hindu Family, Firms, Clubs/societies, Joint Stock Company, Unincorporated associations, Trusts – precautions taken by banker. Steps to be taken by a bank on customer's death, lunacy, bankruptcy, winding up or in case of garnishee orders.	11	25	2,3	CO3	PSO2			
UNIT 3	Negotiable Instrument Act: Negotiable Instruments: features and types. cheques: Definition, features, drawing, crossing, endorsements, payments and collection of cheques. Statutory protections, precautions and duties of paying and collecting banker, negligence and cases where banker must refuse payment, forged instruments. Dishonor of cheques and its implications.	11	25	1,2,3	CO4	PSO2			
UNIT 4	Bank Services: Remittance of funds: Bank draft, mail transfer and telegraphic transfer. Traveler's Cheque. MICR Clearing system, RTGS. Currency chest and its working. Safe custody and safe deposit vaults. Credit cards and ATM/ Debit Cards. Recent Developments and current Issues in Banking Laws and Practices.	11	25	1,2,3	CO5	PSO2			
Reference Books									
1.	Banking Theory and Practices: Gordon and Natrajan								
2.	Banking Law and Practice – P. N. Varshney								

3.	Principles and practices of banking – Indian Institute of Banking and Finance.
4.	Practical Problems on commercial banking – H. C. Agarwal
5.	RBI's instructions for banks and banking operations by RBI 2010-11, Tax.

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POST GRADUATE DIPLOMA IN BANKING (1 Year Diploma Course)									
Year	I	Core / Elective / Foundation BNK 4103 - BANK CREDIT	Credits / Hours per week			03Hrs			
Semester	I	Year of Introduction:2012 Year of Syllabus Revision:	Maximum Marks / Grade			100			
Mode of Transaction		Lectures and Tutorials							
Course Outcomes (COs): CO1 Understanding principles of sound lending and types of credit facilities provided by banks. CO2 Understanding monetary and Credit policy of RBI CO3 Learn various aspects of project appraisal and implications of financial ratio in banks. CO4 Understand concept of credit risk and RBI guidelines on Credit risk. CO5 Help to understand Different types of Bank Guarantees and RBI guidelines.									
Unit No.	Topic/Unit	Contact Hours	Weightage (%)	BT Levels	CO	PSO	Elements of Employability (Emp) / Entrepreneurship (Ent)/ Skill Development (SD)	Relevance to Local (L)/ National (N)/ Regional(R)/Global (G) development needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)a


									nd Profess ional Ethics (PE)
UNIT 1	Bank Advances: Establishing bank lending policies under changing environments-monetary and credit policy of RBI, Principles of sound lending, various types of borrowers and credit facilities provided by banks. Types of securities, attributes of a good security and methods of creating charge over securities. Bank documentations in respect of various types of borrowers and securities,	11	25%	1,2,3	CO1, CO2	PSO1, PSO2, PSO15	EMP	L, N	HV PE
UNIT 2	Project Financing: Broad aspects of project appraisal and credit decision. Assessment of working capital. Break-even analysis and capital budgeting. Financial ratios and their implications. Credit Monitoring arrangements & compliance parameters. Non-performing assets, Provisioning norms, Recall & recovery of Advances and seizure.	11	25%	1,2,3	CO3	PSO2			
UNIT 3	Credit risk rating: Definition, importance, factors determining credit risk, uses of credit risk rating and various tools. RBI guidelines.	11	25%	1,2,3	CO4	PSO2			
UNIT 4	Other Advances: Bank Guarantees – features and types. RBI guidelines on guarantees and Co-acceptances. Consortium financing, Industrial sickness, Priority sector lending. Current issues and challenges in bank Credit.	12	25%	1,2,3	CO5	PSO5			
Reference Books:									

1.	Practical Banking Advances by H L Bedi & V. V Hardikar, Sultan Chand & Sons
2.	Bank Credit management by G Vijay Raghavan, Published by Himalaya Publication
3.	Financial Analysis for Bank lending in Liberalized Economy by S P Singh & S Singh, Himalaya Publishing House
4.	Bank Credit; emerging trends Edited by Katuri Nageswararao published by ICFAI

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POST GRADUATE DIPLOMA IN BANKING (1 Year Diploma Course)											
Year	I	Core / Elective / Foundation BNK 4104: INTERNATIONAL BANKING AND FOREIGN EXCHANGE		Credits / Hours per week			03Hrs				
Semester	I	Year of Introduction:2012 Year of Syllabus Revision:		Maximum Marks / Grade			100				
Mode of Transaction		Lectures and Tutorials									
Course Outcomes (COs): CO1: Make students understand basic concept of International Banking CO2: Understand various types of risk faced in dealing with foreign exchange and its management CO3: Understand Concept of International trade and role played by banks to promote it. CO4: Understand role of Financial Institutions in International Banking to promote international development and liquidity.											
Unit No.	Topic/Unit			Contact Hours	Weightage (%)	BT Levels	CO	PSO	Elements of Employability (Emp) / Entrepreneurship (Ent)/ Skill Development (SD)	Relevance to Local (L)/ National (N)/ Regional(R)/Global (G) developmental needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional


									onal Ethics (PE)
UNIT 1	Dealings with customer: Concept of foreign exchange. Instruments of international remittance. Correspondent bank relationship and accounting mechanism between bank offices. Function of Foreign exchange dealer. Foreign exchange dealings, quotations, application of principles of valuer compensee & maxim in determining appropriate rate of exchange. Categories of rates of exchanges. Spot and forward rates of exchange. Open & square position of a dealer. Foreign currency deposit accounts.	11	25%	1,2	CO1	PSO7	EMP	L N R G	HV PE
UNIT 2	Foreign exchange dealings: Foreign exchange risk management. Types of risks-exchange, interest, liquidity, political etc. Foreign exchange dealings: Swap, arbitrage, leads & lags and hedging operation of dealer. Foreign exchange arithmetic and practical example. Foreign Exchange Management Act, 1999.	11	25%	1,2	CO2	PSO7			
UNIT 3	Banks and international trade: Financing of imports and exports by banks; mechanism & Procedures. Sales & payment terms in foreign trade (INCO terms). Role & Policies of ECGC in promoting exports from India. Role & Policies of EXIM bank in financing and promoting foreign trade. Balance of trade	11	25%	1, 2,4	CO3	PSO7			

	and payments. Measures to correct imbalances in Balance of Payments.								
UNIT 4	Foreign exchange markets & international financial institution: Features of Foreign exchange markets. Euro-dollar market. Convertibility of rupee on current and capital account. Role of international financial institution in promoting international development and liquidity, IMF, WORLD BANK, IDA, IFC, ADB. Currents issues in international banking and finance.	12	25%	1,2,4	CO4	PSO7			
Reference Books:									
1.	Finance of Foreign Trade and Foreign Exchange by B K Chaudhary Published by Himalaya Publishing House								
2.	An Introduction to Global Financial Market by Stephen Valdez with Julian Wood Published by Palgrave Macmillan								
3.	Foreign exchange practice, Concept, & Control by C.Jeevanandam Published by Sultan Chand & Sons.								
4.	Foreign exchange markets by Surendra S Yadav, P K Jain Published by Macmillan Pvt. Ltd								
5.	Foreign exchange by VV Keshkamat Published by Vikas Publishing House.								
6.	International Banking; Indian institute of banking and finance, Published by MacMillan.								

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POST GRADUATE DIPLOMA IN BANKING (1 Year Diploma Course)												
Year	I	INSURANCE LAWS AND REGULATIONS (BNK4105)			Credits / Hours per week			3 Hrs				
Semester	I	Year of Introduction: 2012 Year of Syllabus Revision:			Maximum Marks / Grade			100				
Mode of Transaction		Lectures and Tutorials										
Course Outcomes (COs): BNK 4105 CO1: Understand essential elements of insurance contract and legal framework of insurance business in India. CO2: Learn historical evolution of insurance business and regulations governing insurance sector. CO3: Understand various laws regulating life insurance and non-life insurance sector in India. CO4: Imparting knowledge on new regulatory developments and present scenario of insurance sector in India												
Unit No.	Topic/Unit				Contact Hours	Weightage (%)	BT Levels	CO	PSO	Elements of Employability (Emp) / Entrepreneurship (Ent)/ Skill Development	Relevance to Local (L)/ National (N)/ Regional (R)/ Global (G) development needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV) and Professional

							nt (SD)		Ethics (PE)
UNIT 1	Insurance Business: Objectives and nature of insurance business, Legal framework of insurance business including Postal Life Insurance. History and evolution, Indian Contract Act, 1872: Insurance Contract – features and essential elements. Formulations of insurance contract. Documents used in insurance contract.	11	25%	1,2,3	CO1	PSO14 PSO3	EMP	L,N	HV PE
UNIT 2	Insurance laws & Regulations: Historical evolution of insurance laws in India: Insurance Act, 1938 (as amended), LIC Act, 1956, General Insurance Business (Nationalization) Act, 1972 and IRDA Act, 1999.	11	25%	1,2,3	CO2	PSO3			
UNIT 3	Insurance laws & Regulations: Insurance related laws: Consumer Protection Act, 1986, Motor Vehicle Act, 1989, Fire insurance & miscellaneous insurance policies under Workmen’s Compensation Act, 1923, Public Liability Insurance Act, 1990, Marine Insurance Act, 1963, Foreign Exchange Management (Insurance) Regulations, 2000.	12	25%	1,2,3	CO3	PSO3			
UNIT 4	Practical problems in Insurance Sector: Regulatory framework, other Miscellaneous Laws concerning insurance business. Current issues, emerging trends and practical problems in Insurance Sector.	11	25%	1,2,3	CO4	PSO3			
Reference Books:									
1.	Legal aspects of insurance – P. K. Gupta, Himalaya Publishing House.								
2.	Insurance Laws, Published by Universal publishing Co. Pvt Ltd.2005.								


3.	Insurance Law and Regulations. Vol I and II published by ICFAI, Hyderabad
4.	Insurance Law Manual: Vol I and II Published by Taxman's, 2005.
5.	Various publications of insurance institute of India
6.	Banking and Insurance; Law and Practice by Institute of Company Secretaries of India. Published by Taxman.

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POST GRADUATE DIPLOMA IN BANKING (1 Year Diploma Course)												
Year	I	BASIC QUANTITATIVE TECHNIQUES AND APPLICATIONS IN BANKS (BNK4106)			Credits / Hours per week			03Hrs per week				
Semester	I	Year of Introduction:2012 Year of Syllabus Revision:			Maximum Marks / Grade			100				
Mode of Transaction		Lectures and Tutorials										
Course Outcomes (COs) CO1: Understanding different methods involved in data collection and its classification thereon. CO2: Help analyzing data using measure of central tendency and measure of dispersion. CO3: Help finding out relation between data using correlation and regression techniques. CO4: Learning about sampling and hypothesis and its usage in bank.												
Unit No.	Topic/Unit				Contact Hours	Weightage (%)	BT Levels	CO	PSO	Elements of Employability (Emp) / Entrepreneurship (Ent)/ Skill Development (SD)	Relevance to Local (L)/ National (N)/ Regional(R) /Global (G) development	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional

								al needs	Ethics (PE)
UNIT 1	Need & Importance of Quantitative techniques in bank management & decision making in banks. Data collection & Analysis; Primary Data and Secondary data - Methods of collecting primary data. Sources of secondary data in banks. Data presentation and analysis: Tabulation, diagrammatic and graphic representation. Measures of central tendency and its application in banking business. Significance and uses of the measures of Dispersion.	11	25	1,2,3,4	CO1	PSO8	EMP	L, N	HV PE
UNIT 2	Correlation; Types of Correlation, Correlation and causation; Methods of studying correlation. Rank correlation. Estimation and its uses, testing of Hypothesis, importance, application of null and alternate hypothesis, student 't' test distribution and application.	11	25	2,3,4	CO2	PSO8			
UNIT 3	Time value of money. Bond investments. Regression Analysis and its uses in banking business. Sampling Techniques; need, types and uses in banking business. Design of sample surveys. Limitations of sampling technique. Time series analysis-Importance, Measurement of trends; analyzing the seasonal and trend components of bank deposits, credit and other banking parameters. Index Numbers- uses, types, problems in construction of index numbers.	11	25	2,3,4	CO3	PSO 8			
UNIT 4	Forecasting techniques; forecasting of bank business parameters. Introduction, role, need and Impact of IT and computer application in banking-banking in India. MICR clearing system. Cheque Truncation Scheme.EFT, SWIFT. Current trends and progresses.	12	25	2,3,4	CO4	PSO 8			

Reference Books:

1.	Fundamentals of Statistics by S. C. Gupta, Himalaya Publishing House.
2.	BBM Business Statistics by C. M. Chikkodi and B. G. Satyaprasad, Himalaya Publishing House.
3.	Modern Banking Technology by Firdos T. Shroff. Published by Northern book centre, New Delhi.
4.	CBS- Evaluation of Security and Control by, M.R. Sriram and others. Published by Prentice- Hall of India, New Delhi.


 सत्यं शिवं सुन्दरम्	The Maharaja Sayajirao University of Baroda Faculty of Commerce Department of Banking and Insurance	Academic Year		2019-20
POST GRADUATE DIPLOMA IN BANKING (1 Year Diploma Course)				
Year	I	Core Subject RURAL BANKING AND MICRO FINANCE (BNK 4201)	Credits / Hours per week	03
Semester	II	Year of Introduction: 2012 Year of Syllabus Revision: -	Maximum Marks / Grade	100
Mode of Transaction		Lectures and Tutorials		
Course Outcomes (COs): (BNK 4201) CO1: Learn the fundamentals of rural banking CO2: Learn the structure, role, evolution of institutional rural credit CO3: Understand the working of rural credit institutions CO4: Get acquainted with the government supported rural credit programmes for poverty alleviation CO5: Get acquainted with the problems in rural banking CO6: Understand the genesis, principles and role of micro finance CO7: Understand the role and working of group method in micro finance CO8: Understand the forms, working and problems of micro finance institutions				

Unit No.	Topic/Unit	Contact Hours	Weightage (%)	BT Level	CO	PSO	Elements of Employability (Emp)/ Entrepreneurship (Ent)/ Skill Development (SD)	Relevance to Local (L)/ National (N)/ Regional (R)/ Global (G) development needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV) and Professional Ethics (PE)
UNIT 1	OVERVIEW Theories and approaches to rural banking and credit; Structure and characteristics of rural economy of India. Role of credit in agriculture and rural development. Evolution of institutional rural credit in India, Social Banking and priority sector advances, Role of informal agencies in rural credit.	12	25	1	CO1 CO2	PSO11			
UNIT 2	INSTITUTIONAL CREDIT ARRANGEMENTS FOR RURAL DEVELOPMENT Multi-Agency approach: Working of Commercial Banks, Cooperatives and RRBs; NABARD: Role and Functions. Innovative approaches and schemes like Lead Bank Scheme and Service Area Approach, Farmers Clubs and Kissan Credit Card. Government supported rural credit programmes for poverty alleviation including DRI; Financial inclusion. Role of Business Facilitators & Business correspondents. Problems in rural banking.	11	25	1, 2	CO3 CO4 CO5	PSO11	EMP	L,N,R	HV PE
UNIT 3	MICRO FINANCE	11	25	2	CO6	PSO10			

	Genesis of micro finance; Principles of Micro Finance. Role of micro finance in poverty alleviation; Role of Group method in micro finance, Types of Groups. SHGs and JLGs; SHG- Bank Linkage Model and its working. Role of SHG Federations.				CO7				
UNIT 4	MICRO FINANCE INSTITUTIONS (MFIS) MFIs: Form and working, Current problems in the working of MFIs; Working of Grameen Bank of Bangladesh and SEWA Bank in India. Design of Microfinance Products; credit, savings and micro insurance; Financing MFIs; Role of NABARD, SIDBI and commercial banks; Regulation of MFIs; Ratings of MFIs. Current issues and Problems.	11	25	2	CO8	PSO10			

Reference Books


1	Rural Banking by Indian Institute of Banking & Finance. Published by Macmillan
2	Agriculture and Rural Banking in India by S.S. M. Desai. Published by Himalaya pub.
3	Micro Finance, impacts and insight, edited by S. Rajagopalan, Nirali Parikh published by ICFA
4	Micro Finance by Malcolm Harper.

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POST GRADUATE DIPLOMA IN BANKING (1 Year Diploma Course)										
Year	I	BANK MANAGEMENT (BNK4202)		Credits / Hours per week				03 Hrs		
Semester	II	Year of Introduction:2012 Year of Syllabus Revision:		Maximum Marks / Grade				100		
Mode of Transaction		Lectures and Tutorials								
Course Outcomes (COs): CO1: Understanding basic principles and process of bank management in India. CO2: Understanding the various process of management of physical and human resources in banks. CO3: To understand role of marketing in proper channelizing the various products and services of banks. CO4: Learn management of Non-performing assets of banks, its provisions norms and ways in containing such assets.										
Unit No.	Topic/Unit	Contact Hours	Weightage (%)	BT Levels	CO	PSO	Elements of Employability (Emp) / Entrepreneurship (Ent)/ Skill Development	Relevance to Local (L)/ National (N)/ Regional(R) /Global (G) development needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV) and Profess	

							nt (SD)		ional Ethics (PE)
UNIT 1	BASIC PRINCIPLES OF MANAGEMENT Organizational structure of a commercial bank, Nature of Banking Business, Official regulation and control over banks- Banking Regulation Act-1949, Forms of Banking Systems, Process of bank management, Competition and Consolidations in banks- mergers and acquisitions.	11	25%	1,2	CO1, CO2	PSO2	EMP	L, N	G HV PE
UNIT 2	HUMAN RESOURCE DEVELOPMENT & MANAGEMENT Manpower planning, Role of IT in HRD, training, Attitude Development, Employees' Feedback and Reward System performance appraisal of employee and Counseling. Motivation and promotions, Delegation of powers, MIS in Banks, Bank audit and inspection, Performance budgetting.	12	25%	1,2,3	CO2	PSO2			
UNIT 3	MARKETING MANAGEMENT Public relations and customer services in banks – Bank Ombudsman Scheme -2006, Bank marketing management – need, product planning, development, positioning and promotion – CRM @ Banking, Market segmentations- Marketing mix in banks, Advertisements and cross selling, selling third party products. Case Studies.	11	25%	1,2,3	CO3	PSO12			
UNIT 4	FINANCIAL MANAGEMENT Analysis of bank balance sheet and profit & loss account, ALM system in Banks, Capital adequacy and prudential norms, Basel norms, Corporate Governance in Banking. Current issues and problems.	11	25%	1,2,3,4	CO4	PSO17			

Reference Books:

1.	Bank Management by P. Subba Rao & P. K. Khanna Published by Himalaya Publishing House.
2.	Business management for banker by C B Gupta.
3.	Various publications of Indian Institute of Banking & Finance
4.	Bank Marketing by S M Jha Published by Himalaya PublishingHouse.
5.	Bank Branch Management by D Ghosh Roy.
6.	Marketing in Banks; Concepts and approaches. Edit by. Murthy G.G.K. Published by ICFAI Uni.


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POST GRADUATE DIPLOMA IN BANKING (1 Year Diploma Course)										
Year	I	FINANCIAL MARKETS AND SERVICES (BNK4203)			Credits / Hours per week			03 Hrs		
Semester	II	Year of Introduction: 2012 Year of Syllabus Revision:			Maximum Marks / Grade			100		
Mode of Transaction		Lectures and Tutorials								
Course Outcomes (COs): CO1: Understanding the structure and constituents of Indian Financial Markets and its role in the economy. CO2: Understanding the various instruments and importance of Money Markets in Financial System of India. CO3: Understanding the structure, functions and regulatory mechanisms of Capital Markets in India. CO4: Studying about the trends and issues of innovations in products and services of the Indian Financial System.										
Unit No.	Topic/Unit	Contact Hours	Weightage (%)	BT Levels	CO	PSO	Elements of Employability (Emp) / Entrepreneurship (Ent)/ Skill Development	Relevance to Local (L)/ National (N)/ Regional (R)/ Global (G) development needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV) and Professional	

							nt (SD)		Ethics (PE)
UNIT 1	INDIAN FINANCIAL MARKETS Introduction, evolution, structure, growth functions and role of Financial Markets. Types of Markets. Futures, Options and other derivative products. Various Committee Recommendations and present scenario.	11	25%	1,2	CO1	PSO1	EMP	L,N	HV PE
UNIT 2	MONEY MARKET IN INDIA Money Market in India: Introduction, Importance, Feature, Instruments. Reforms- Vaghul working Group, Basu task force recommendations- Money Market Mutual Fund, and Kalyansundaram on introduction of Factoring Services.	12	25%	1,2,3,4	CO2	PSO21			
UNIT 3	CAPITAL MARKET IN INDIA Capital Market in India – Introduction, New Issue Market and Stock Exchange, Functions of stock exchange. Methods of floating new issues in market. Instruments: Shares and Debentures, SEBI as Regulatory Authority. OTCEI and NSE – Introduction, Advantages for investors and company.	11	25%	1,2	CO3	PSO1 PSO21			
UNIT 4	FINANCIAL INNOVATIONS Financial Services: Merchant Banking, Depository services, Housing Finance, Hire Purchase and Leasing, Mutual funds products and services, Venture Capital, Credit Rating; importance and rating agencies. Recent Issues and Trends in Financial Markets and Services.	11	25%	1,2	CO4	PSO1			

Reference Books:


1.	Marketing of financial services by V A Avdhani, Himalaya Publishing house.
2.	Indian Financial system by Dr. G Ramesh Babu, Himalaya Publishing house

3.	Indian Financial system by Vasant Desai, Himalaya Publishing house
4.	Financial markets and Services by Gordan and Natarajan, Himalaya Publishing house.
5.	Merchant Banker by H.R.Suneja. Published by; Himalaya Publishing house.
6.	Options, Futures, and other derivatives by J. C. Hull published by; Pearson
7.	Financial markets and merchant banking by The Council for Portfolio Management and Research.

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POST GRADUATE DIPLOMA IN BANKING (1 Year Diploma Course)											
Year	I	INSURANCE PRODUCTS, SERVICES AND MARKETING (BNK4204)		Credits / Hours per week			3 Hrs				
Semester	II	Year of Introduction: 2012 Year of Syllabus Revision:		Maximum Marks / Grade			100				
Mode of Transaction		Lectures and Tutorials									
Course Outcomes (COs): BNK 4204 CO1: Imparting knowledge on fundamentals of insurance principles and practices. CO2: Understand various life insurance and general insurance products/policies. CO3: Learn core concepts of marketing, need and role of various marketing intermediaries in insurance market. CO4: Understand Banc assurance and current scenario in insurance market											
Unit No.	Topic/Unit			Contact Hours	Weightage (%)	BT Levels	CO	PSO	Elements of Employability (Emp) / Entrepreneurship (Ent)/ Skill Development	Relevance to Local (L)/ National (N)/ Regional (R)/ Global (G) development needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV) and


							nt (SD)		Profess ional Ethics (PE)
UNIT 1	Insurance business an overview: Introduction to Insurance, role and significance, Characteristics, Functions and limitations, basic principles. Assurance and insurance. Origin, Development and classification of insurance. Life Insurance and Fire Insurance. History and regulation of Insurance business in India. Postal Life Insurance.	11	25%	1,2,3	CO1	PSO14	EMP	L,N	HV PE
UNIT 2	Life Assurance and Insurance Products: Life insurance products: Term insurance, Whole life insurance, Endowment insurance, group insurance, annuities, Unit linked policies. Joint life policies, and other special need plans. Riders, premium calculation, concept of surrender value, claims: death and maturity claims, assignment and nomination of policies. General insurance products in India: Fire insurance policies: Standard fire insurance policy and special peril policy. Marine insurance policies and products. Misc. insurance policies.	11	25%	1,2,3	CO2	PSO6			
UNIT 3	Insurance Marketing: Introduction, special features, need, objectives and scope. Marketing mix in insurance industry. Marketing strategies of selected Insurance players in life as well as non life sector, their features & merits difference between sales & marketing/strategies of different insurance companies. Double Insurance, Coinsurance and Reinsurance. Marketing Intermediaries – Need & role of intermediaries, their duties, IRDA Regulations.	12	25%	1,2,3	CO3	PSO4			

UNIT 4	Banc assurance: Banc assurance – Introduction, evolution, merits for banks and customers. Various Banc assurance models & present scenario in India. Recent trends, SWOT analysis, marketing issues in Banc assurance. IRDA regulations for protection of policy holders. Current trends and issues.	11	25%	1,2,3	CO4	PSO4			
Reference Books:									
1.	Fundamental, Environments & Procedures by Bodla, MC Gaeg, K. P. Singh, published by Deep and Deep Pub. Pvt. Ltd.								
2.	Insurance Products & Services by Indian Institute of Bankers, published by Taxman's.								
3.	Insurance products Published by Indian Institute of Banking and Finance, Published byMcMilan.								
4.	Insurance: Principles and practices by M.J.Mathew published by RBSA Publishers.								
5.	Practice of Life assurance Published by insurance institute of India.								

 <p>THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA सत्यं शिवं सुन्दरम्</p>	<p>The Maharaja Sayajirao University of Baroda Faculty of Commerce Department of Banking and Insurance</p>	<p>Academic Year</p>	<p>2020-21</p>	
<p>POST GRADUATE DIPLOMA IN BANKING (1 Year Diploma Course)</p>				
<p>Year</p>	<p>I</p>	<p>Core Subject RETAIL BANKING (BNK 4205)</p>	<p>Credits / Hours per week</p>	<p>03</p>
<p>Semester</p>	<p>II</p>	<p>Year of Introduction: 2012 Year of Syllabus Revision: -</p>	<p>Maximum Marks / Grade</p>	<p>100</p>
<p>Mode of Transaction</p>	<p>Lectures and Tutorials</p>			
<p>Course Outcomes (COs): (BNK 4205) CO1 Recall the concept of retail banking CO2 Learn about the evolution of retail banking CO3 Understand the customer centric needs and requirement CO4 Demonstrate the application aspect of retail products CO5 Recall the marketing channels in retail banking CO6 Illustrate the opportunities and challenges of retail banking in India CO7 Learn the application part of retail banking</p>				

Unit No.	Topic/Unit	Contact Hours	Weightage (%)	BT Level	CO	PSO	Elements of Employability (Emp)/ Entrepreneurship (Ent)/ Skill Development (SD)	Relevance to Local (L)/ National (N)/ Regional (R)/ Global (G) development needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV) and Professional Ethics (PE)
UNIT 1	INTRODUCTION Introduction, Meaning, Features and Significance of Retail Banking in India, History, evolution and product models in retail banking, Retail banking and Wholesale banking.	12	25	1	CO1 CO2	PSO18	EMP	L,N,R, G	ES HV PE
UNIT 2	RETAIL PRODUCTS Need and requirements of customers. Product management and policy, Product development process – Deposit and credit products, stages in new product development, credit card and debit card.	11	25	2,3	CO3 CO4	PSO18			
UNIT 3	MARKETING IN RETAIL BANKING Introduction, delivery channels, marketing mix, delivery models, technology in Retail banking. Opportunities and Challenges of retail banking in India	11	25	1,3	CO5 CO6	PSO18			

UNIT 4	OTHER ISSUES RELATED IN RETAIL BANKING Recovery of Retail loans, Defaults and Rescheduling, Recovery process, SARFAESI Act, Securitization of Assets, Third Party distribution in Retail Banking, Private Banking. Current trends and issues.	11	25	3	CO7	PSO18			
Reference Books									
1	Retail Banking – Indian Institute of Banking and Finance – Macmillan								
2	Retail Banking by Raghu Palat.								

		The Maharaja Sayajirao University of Baroda Faculty of Commerce Department of Banking and Insurance		Academic Year			2020-21		
POST GRADUATE DIPLOMA IN BANKING (1 Year Diploma Course)									
Year	I	BNK 4206: Dissertation – Project Report and Viva-voce		Credits / Hours per week			03 Hrs		
Semester	II	Year of Introduction:2012		Maximum Marks / Grade			100		
Mode of Transaction		Lectures and Tutorials							
Course Outcomes (COs): CO1: Practical exposure in the area of banking and insurance through providing internship programme in banks and insurance companies. CO2: Making the students understand importance of research, analysis and project work through dissertation.									
Unit No.	Topic/Unit	Contact Hours	Weight age (%)	BT Levels	CO	PSO	Elements of Employability (Emp) / Entrepreneurship (Ent)/ Skill Development (SD)	Relevance to Local (L)/ National (N)/ Regional (R)/Global (G) developmental needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional Ethics (PE)

	<p>As a part of core course curriculum every student would undergo four weeks internship programme in a bank or Insurance office situated in and around Vadodara city area. The compulsory internship shall be arranged during the second semester by the Head, Department of Banking and Insurance. Every student shall be required to produce a certificate from the concern office having satisfactorily undergone such practical training. Every participant is required to submit a dissertation/project report at the end of second semester for assessment on the topic assigned to the candidate by the Head, Department of Banking and Insurance. VivaVoce and Project Report will carry 50 Marks each</p>			1,2,3,4, 5,6	CO1 CO2	PSO 16 PSO 17	EMP, SD	L,NL	PE
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