THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA
FACULTY OF COMMERCE
DEPARTMENT OF BANKING AND INSURANCE

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 To develop comprehensive understanding of the structure, functions, and regulatory framework of banking and financial institutions in India and their role in economic development and financial stability.

PSO2 To equip learners with practical knowledge of retail banking products, customer relationship management, and digital banking services for effective handling of individual banking operations.

PSO3 To enable students to analyze financial markets, instruments, and services along with regulatory mechanisms for efficient investment decision-making and financial intermediation.

PSO4 To develop legal and operational competency in banking by understanding banker-customer relationships, negotiable instruments, and modern payment systems.

PSO5 To build analytical skills through the application of statistical and quantitative techniques in banking operations.

PSO6 To Apply Bhartiya knowledge and ethical values in banking practices

PSO7 To develop expertise in credit appraisal, risk assessment, and recovery mechanisms for effective management of bank operations.

PSO8 To understand rural credit systems, microfinance models, and financial inclusion for promoting sustainable development.

PSO9 To enhance managerial competencies in banking operations including human resource management, marketing, financial performance, and regulatory compliance.

PSO10 To develop skills in corporate financial services, credit evaluation, and transaction banking for managing relationships with large and institutional clients.

PSO11 Apply basic research methods and analytical skills to solve simple academic and professional problems.

PSO12 To provide practical exposure and develop professional skills by applying theoretical knowledge in real-world banking and financial environments through internship and research-based reporting.

	THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA FACULTY OF COMMERCE POST GRADUATE DIPLOMA IN BANKING		ACADEMIC YEAR	2026-2027
POST GRADUATE DIPLOMA COURSES: 1-Year Diploma Course				
Year	**I**	**Code: _____** **SUBJECT: BANKS AND FINANCIAL INSTITUTIONS IN INDIA**	**Credits**	**04**
Semester	**I**	**Year of Introduction: 2026**	**Total Hours**	**60**
Mode of Transaction		**Lectures and Tutorials**	**Maximum Grade**	**O to F**

Course Outcomes (COs):

CO1: To understand the structure and classification of banks and financial institutions in India and their role in economic development.
CO2: To develop knowledge of functions and services provided by various banks and financial institutions such as commercial banks, RBI, NBFCs and development banks.
CO3: To study the regulatory framework and policies governing the banking and financial system in India.
CO4: To analyze the role of banks and financial institutions in financial inclusion, economic growth, and financial stability.

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) developmental needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional Ethics (PE)
1	**INDIAN BANKING SYSTEM – STRUCTURE AND EVOLUTION** Meaning, nature, and significance of banking, Evolution of banking in India, Structure of Indian banking system - Commercial Banks:	15	25	1,2	CO1	PSO1	Emp	**(L), (N)**	**HV, PE**

	Public, Private, Foreign Banks; Regional Rural Banks, Cooperative Banks in India, Scheduled and Non-Scheduled Banks, Specialized Banks in India: Payments Banks, Small Finance Banks, Local Area Banks								
2	**FINANCIAL INSTITUTIONS IN INDIA** Investment and Industrial Financial Institutions, Industrial Finance Corporation of India, Industrial Development Bank India, Insurance-linked Financial Institutions, Mutual Fund Institutions in India, Pension and Retirement Institutions.	15	25	1,2	CO2	PSO1	Emp,Ent,SD	**(L), (N)**	ES, PE
3	**DEVELOPMENT INSTITUTIONS IN INDIA** Meaning and role of financial institutions, Development Financial Institutions, National Bank for Agriculture and Rural Development, Small Industries Development Bank of India, National Housing Bank, Export-Import Bank of India	15	25	1,2	CO3	PSO1	Emp,Ent,SD	**(L), (N)**	G, ES, HV
4	**CONTEMPORARY DEVELOPMENTS IN BANKING AND FINANCIAL INSTITUTIONS** Digital banking and payment systems, FinTech and innovation in banking, Recent mergers and consolidation in Indian banking, Current challenges in the banking sector, Emerging trends in Indian financial institutions.	15	25	1,2	CO4	PSO1	Emp,SD	**(L), (N)**	ES, PE

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

	THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA **FACULTY OF COMMERCE** **POST GRADUATE DIPLOMA IN BANKING**		**ACADEMIC YEAR**	**2026-2027**
POST GRADUATE DIPLOMA COURSES: 1-Year Diploma Course				
Year	**I**	**Code: _____** **SUBJECT: RETAIL BANKING**	**Credits**	**04**
Semester	**I**	**Year of Introduction: 2026**	**Total Hours**	**60**
Mode of Transaction		**Lectures and Tutorials**	**Maximum Grade**	**O to F**

Course Outcomes (COs):

CO1: To understand the concept and scope of Retail Banking and its role in modern banking services for individual customers.

CO2: To develop knowledge of various retail banking products such as savings accounts, loans, credit cards, and digital banking services.

CO3: To analyze customer relationship management (CRM) in retail banking and understand how banks attract and retain customers.

CO4: To gain practical insight into retail banking operations and technology, including online banking, mobile banking, and financial inclusion initiatives.

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) developmental needs**	**Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional Ethics (PE)**

1	**INTRODUCTION TO RETAIL BANKING** Introduction, Meaning, Features and Significance of Retail Banking in India, History, evolution and product models in retail banking, Retail banking and Wholesale banking.	15	25	1,2	CO1	PSO2	Emp	**(L), (N)**	**HV, G**
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.	15	25	1,2, 3	CO2	PSO2	Emp,Ent,SD	**(L), (N)**	PE, HV
3	**MARKETING IN RETAIL BANKING** Introduction, delivery channels, marketing mix, delivery models, technology in Retail banking. Opportunities and Challenges of retail banking in India	15	25	1,2	CO3	PSO2	Emp,Ent,SD	**(L), (N)**	PE, HV
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.	15	25	1,2, 3	CO4	PSO2	Emp,SD	**(L), (N)**	PE,HV

Reference Books

1.	Retail Banking – Indian Institute of Banking and Finance – Macmillan
2.	Retail Banking by Raghu Palat
3.	Fundamentals of Retail Banking by O.P. Agarwal
4.	Handbook of Banking Information by N.S. Toor
5.	Principles & Practices of Banking by N.S. Toor

	THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA **FACULTY OF COMMERCE** **POST GRADUATE DIPLOMA IN BANKING**		**ACADEMIC YEAR**	**2026-2027**
POST GRADUATE DIPLOMA COURSES: 1-Year Diploma Course				
Year	**I**	**Code: _____** **SUBJECT: FINANCIAL MARKETS AND SERVICES**	**Credits**	**04**
Semester	**I**	**Year of Introduction: 2026**	**Total Hours**	**60**
Mode of Transaction		**Lectures and Tutorials**	**Maximum Grade**	**O to F**

Course Outcomes (COs):

CO1: To understand the structure and functioning of financial markets (money market and capital market) and their role in the economy.
CO2: To develop knowledge of various financial instruments and services such as shares, bonds, mutual funds, and derivatives.
CO3: To study the role of financial institutions and intermediaries in mobilizing savings and facilitating investment.
CO4: To gain awareness of regulatory bodies and recent developments in financial markets and financial services in India.

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) developmental needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional Ethics (PE)

1	**INDIAN FINANCIAL MARKETS** Introduction, evolution, structure, growth functions and role of Financial Markets. Types of Markets. Futures, Options and other derivative products. Recent Committee Recommendations.	15	25	1,2	CO1	PSO3	Emp	**(L), (N), (G)**	**PE, HV**
2	**MONEY MARKET IN INDIA** Money Market in India: Introduction, Importance, Features, Instruments. Money Market Mutual Fund.	15	25	1,2	CO2	PSO3	Emp,Ent,SD	**(L), (N), (G)**	PE
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	15	25	1,2	CO3	PSO3	Emp,Ent,SD	**(L), (N), (G)**	PE, HV
4	**FINANCIAL INNOVATIONS** Financial services: Merchant Banking, Depository services, Housing Finance, Mutual funds products and services, Venture Capital, Credit Rating; importance and rating agencies. Recent innovations in Financial instruments	15	25	1,2	CO4	PSO3	Emp,SD	**(L), (N), (G)**	ES, PE

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

	THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA **FACULTY OF COMMERCE** **POST GRADUATE DIPLOMA IN BANKING**		**ACADEMIC YEAR**	**2026-2027**
POST GRADUATE DIPLOMA COURSES: 1-Year Diploma Course				
Year	**I**	**Code: _____** **SUBJECT: BANKING LAWS AND PRACTICES**	**Credits**	**04**
Semester	**I**	**Year of Introduction: 2026**	**Total Hours**	**60**
Mode of Transaction		**Lectures and Tutorials**	**Maximum Grade**	**O to F**

Course Outcomes (COs):

CO1: To evaluate the multi-faceted legal relationship between a banker and a customer,
CO2: To demonstrate proficiency in handling account operations for diverse legal entities
CO3: To interpret the Negotiable Instruments Act
CO4: To navigate Modern Payment Systems
CO5: To assess Risk in Ancillary Services

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) developmental needs**	**Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional Ethics (PE)**

1	**RELATIONSHIP BETWEEN BANKER AND CUSTOMER** Definition and meaning of banker and customer, banker-customer relationship; KYC norms and regulatory compliance; Garnishee order and attachment order – legal implications; Bank procedures and practices in opening, operations, and closure of various types of deposit accounts; Insurance of bank deposits.	15	25	1,2	CO1	PSO4	Emp	(L), (N)	PE, HV
2	**REGULATION OF DIFFERENT TYPES OF BANK CUSTOMERS** Different Types of Bank Customers – Provisions and Mandates in opening and operation of accounts; Banking Regulation Act, 1949; Banking Ombudsman Scheme, 2006.	15	25	1,2	CO2	PSO4	Emp,Ent,SD	**(L), (N)**	G, HV
3	**NEGOTIABLE INSTRUMENTS** 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.	15	25	1,2, 3	CO3, CO5	PSO4	Emp,Ent,SD	**(L), (N)**	PE
4	**PAYMENT AND SETTLEMENT SYSTEMS** Payments and Settlement Systems Act, 2007; National Payments Corporation of India (NPCI); Traditional Instruments vs. modern Electronic Payment systems; RBI guidelines on the issue of Debit cards by banks and Credit Card operations of banks; Recent Developments and current Issues.	15	25	1,2, 3	CO4	PSO4	Emp,SD	**(L), (N)**	ES, PE

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,

	THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA **FACULTY OF COMMERCE** **POST GRADUATE DIPLOMA IN BANKING**		**ACADEMIC YEAR**	**2026-2027**
POST GRADUATE DIPLOMA COURSES: 1-Year Diploma Course				
Year	**I**	**Code: _____** **SUBJECT: BASIC QUANTITATIVE TECHNIQUES AND APPLICATIONS IN BANKS**	**Credits**	**04**
Semester	**I**	**Year of Introduction: 2026**	**Total Hours**	**60**
Mode of Transaction		**Lectures and Tutorials**	**Maximum Grade**	**O to F**

Course Outcomes (COs):

CO1: To understand basic quantitative techniques such as ratios, percentages, averages, and statistical tools used in banking.
CO2: To develop analytical and problem-solving skills for decision-making in banking operations.
CO3: To apply quantitative methods in banking activities like loan analysis, risk assessment, and financial forecasting.
CO4: To gain practical knowledge of data interpretation and numerical analysis for effective banking and financial management

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) developmental needs**	**Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional Ethics (PE)**

1	**DESCRIPTIVE AND EXPLORATORY ANALYSIS** Data collection & Analysis, Primary Data and Secondary data - Methods of collecting primary data. Sources of secondary data in banks. Data presentation and analysis. Measure of central tendency and dispersion in banking	15	25	1,2, 4	CO1	PSO5	Emp	**(L), (N)**	**PE**
2	**INFERENTIAL METHODS** Sampling Techniques: Need, Types, and Uses in the Banking Business. Design of sample surveys. Limitations of the sampling technique. Estimation and its uses, testing of Hypothesis, importance, application of null and alternative hypotheses, t-test distribution, and application.	15	25	1,2, 4	CO2	PSO5	Emp,Ent,SD	**(L), (N)**	PE
3	**ASSOCIATION AND REGRESSION** Correlation, Types of Correlation, Correlation and causation; Methods of studying correlation. Rank correlation. Regression Analysis and its uses in banking business, Time value of money. Index Numbers- uses, types, problems in the construction of index numbers.	15	25	1,2, 4	CO3	PSO5	Emp,Ent,SD	**(L), (N)**	HV
4	**TIME SERIES FORECASTING** Time series analysis- Importance, Measurement of trends; analyzing the seasonal and trend components of bank deposits, credit and other banking parameters. Forecasting techniques; forecasting of bank business parameters	15	25	1,2, 4	CO4	PSO5	Emp,SD	**(L), (N)**	ES

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.

	THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA **FACULTY OF COMMERCE** **POST GRADUATE DIPLOMA IN BANKING**		**ACADEMIC YEAR**	**2026-2027**
POST GRADUATE DIPLOMA COURSES: 1-Year Diploma Course				
Year	**I**	**Code: _____** **SUBJECT: BHARTIYA KNOWLEDGE SYSTEM IN BANKING**	**Credits**	**02**
Semester	**I**	**Year of Introduction: 2026**	**Total Hours**	**30**
Mode of Transaction		**Lectures and Tutorials**	**Maximum Grade**	**O to F**

Course Outcomes (COs):

CO1: Understand the foundations and evolution of indigenous banking traditions in India.
CO2: Understand ethical and financial principles in ancient Indian texts.
CO3: Examine and Understand the evolution of modern banking in India.
CO4: Evaluate Bhartiya values in contemporary banking.

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) developmental needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional Ethics (PE)

1	**Foundations of Indian Banking Tradition** Evolution of Indigenous Banking Practices (Shroffs, Hundis, and Sahukars); Role of Temples and Guilds in Financial Transactions	07	25	1,2	CO1	PSO6	Emp	**(L), (N)**	**PE, HV**
2	**Ancient Texts and Ethical Principles in Banking** Ancient Texts on Wealth Management (Arthashastra, Manusmriti); Ethical Principles in Banking from Dharmashastra	08	25	1,2, 3	CO2	PSO6	Emp,Ent,SD	**(L), (N)**	ES, PE
3	**Evolution of Modern Banking Institution in India** Transition from Indigenous Systems to Colonial Banking Institutions; Cooperative Banking and Rural Credit Societies in India	07	25	1,2, 3	CO3	PSO6	Emp,Ent,SD	**(L), (N)**	PE
4	**Bhartiya Values and Contemporary Banking Practices** Principles of Trust, Dharma, and Accountability in Modern Banking; Integration of Bhartiya Ethical Values in Contemporary Banking Practices	08	25	1,2, 3	CO4	PSO6	Emp,SD	**(L), (N)**	PE,HV

Reference Books

1. Kautilya's *Arthashastra* (Translated editions)
2. Manusmriti and Dharmashastra (Selected readings on wealth and ethics)
3. Tandon, P. (2019). *Indian Banking System: Evolution and Growth.*
4. Reserve Bank of India Publications on Banking History.
5. Tripathi, D. (2004). *The Oxford History of Indian Business*.

	THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA **FACULTY OF COMMERCE** **POST GRADUATE DIPLOMA IN BANKING**		**ACADEMIC YEAR**	**2026-2027**
POST GRADUATE DIPLOMA COURSES: 1-Year Diploma Course				
Year	**I**	**Code: _____** **SUBJECT: BANK CREDIT**	**Credits**	**04**
Semester	**II**	**Year of Introduction: 2026**	**Total Hours**	**60**
Mode of Transaction		**Lectures and Tutorials**	**Maximum Grade**	**O to F**

Course Outcomes (COs):
CO1: To understand bank lending policies and principles of sound lending.
CO2: To analyse credit appraisal and project financing decisions.
CO3: To develop knowledge of credit risk assessment and rating.
CO4: To study credit monitoring, recovery, and NPA management.

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) developmental needs**	**Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional Ethics (PE)**
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	15	25	1,2	CO1	PSO7	Emp	**(L), (N)**	**PE**

	provided by banks. Types of securities, attributes of a good security and methods of creating a charge over securities. Bank documentations in respect of various types of borrowers and securities								
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	15	25	1,2, 4	CO2	PSO7	Emp,Ent,SD	**(L), (N)**	PE,ES
3	**CREDIT RISK RATING** Definition, importance, factors determining credit risk, uses of credit risk rating and various tools. RBI guidelines in Credit Rating; Credit Rating Agencies in India	15	25	1,2	CO3	PSO7	Emp,Ent,SD	**(L), (N)**	PE
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.	15	25	1,2	CO4	PSO7	Emp,SD	**(L), (N)**	G, ES, HV

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 a Liberalised Economy by S P Singh& S Singh, Himalaya Publishing House
4.	Bank Credit; emerging trends Edited by Katuri Nageswararao published by ICFAI.

	THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA **FACULTY OF COMMERCE** **POST GRADUATE DIPLOMA IN BANKING**		**ACADEMIC YEAR**	**2026-2027**
POST GRADUATE DIPLOMA COURSES: 1-Year Diploma Course				
Year	**I**	**Code: _____** **SUBJECT: RURAL BANKING AND MICRO FINANCE**	**Credits**	**04**
Semester	**II**	**Year of Introduction: 2026**	**Total Hours**	**60**
Mode of Transaction		**Lectures and Tutorials**	**Maximum Grade**	**O to F**

Course Outcomes (COs):

CO1: To understand the structure of the rural economy and the role of credit in agricultural and rural development.
CO2: To study institutional credit systems like banks, cooperatives, RRBs, and NABARD.
CO3: To analyse the concept and functioning of microfinance, SHGs, and financial inclusion.
CO4: To examine the role of MFIs and rural credit schemes in poverty alleviation and development.

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) developmental needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional Ethics (PE)

1	**OVERVIEW** Theories and approaches to rural banking and credit; Structure and characteristics of the 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.	15	25	1,2	CO1	PSO8	Emp	**(L), (N)**	**ES, HV**
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.	15	25	1,2	CO2	PSO8	Emp,Ent,SD	**(L), (N)**	G, HV
3	**MICRO FINANCE** Genesis of micro finance; Principles of Micro Finance. Role of micro finance in poverty alleviation; Role ofGroup method in micro finance, Types of Groups.SHGs and JLGs; SHG-Bank Linkage Model and its working. Role of SHG Federations.	15	25	1,2	CO3	PSO8	Emp,Ent,SD	**(L), (N)**	G, HV
4	**MICRO FINANCE INSTITUTIONS** 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	15	25	1,2	CO4	PSO8	Emp,SD	**(L), (N)**	G, HV, PE

	micro insurance; Financing MFIs; Role of NABARD, SIDBI and commercial banks; Regulation of MFIs; Ratings of MFIs. Current issues and Problems.								

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 ICFAI
4.	Micro Finance by Malcolm Harper.

	THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA FACULTY OF COMMERCE POST GRADUATE DIPLOMA IN BANKING	ACADEMIC YEAR	2026-2027

POST GRADUATE DIPLOMA COURSES: 1-Year Diploma Course

Year	**I**	**Code: _____** **SUBJECT: BANK MANAGEMENT**	**Credits**	**04**
Semester	**II**	**Year of Introduction: 2026**	**Total Hours**	**60**
Mode of Transaction		**Lectures and Tutorials**	**Maximum Grade**	**O to F**

Course Outcomes (COs):

CO1: To understand the organizational structure and management processes of banks.
CO2: To study human resource management and development in banking.
CO3: To analyze marketing strategies and customer service in banks.
CO4: To evaluate financial management, performance, and regulatory norms in banking

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) developmental needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional Ethics (PE)
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	15	25	1,2	CO1	PSO9	Emp	**(L), (N) & (R)**	**PE**

	of bank management, Competition and consolidations in banks- mergers and acquisitions.								
2	**HUMAN RESOURCE DEVELOPMENT & MANAGEMENT** Manpower Planning, Role of IT in HRD, training, Attitude Development, Employees' Feedback and Reward System, performance appraisal of employees, and Counseling. Motivation and promotions, Delegation of powers, MIS in Banks, Bank audit and inspection, Performance budgeting.	15	25	1,2	CO2	PSO9	Emp,Ent,SD	**(L), (N) & (R)**	G, HV, PE
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 in Banking, Market segmentations- Marketing mix in banks.	15	25	1,2	CO3	PSO9	Emp,Ent,SD	**(L), (N) & (R)**	PE, HV
4	**FINANCIAL MANAGEMENT** Analysis of bank balance sheet and profit & loss account, ALM system in Banks, Capital adequacy and prudential norms, Basel norms.	15	25	1,2	CO4	PSO9	Emp,SD	**(L), (N) & (R)**	PE

Reference Books

1.	Bank Management by P. SubbaRao & 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 Publishing House.
5.	Bank Branch Management by D Ghosh Roy

	THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA FACULTY OF COMMERCE POST GRADUATE DIPLOMA IN BANKING	ACADEMIC YEAR	2026-2027

POST GRADUATE DIPLOMA COURSES: 1-Year Diploma Course

Year	**I**	**Code: _____** **SUBJECT: CORPORATE BANKING**	**Credits**	**04**
Semester	**II**	**Year of Introduction: 2026**	**Total Hours**	**60**
Mode of Transaction		**Lectures and Tutorials**	**Maximum Grade**	**O to F**

Course Outcomes (COs):

CO1: To provide an understanding of the essential elements of banking for corporate perspectives in which the business firm operates.
CO2: To acquaint students with the various ways of managing finance and their applications for business decision making.
CO3: To make understand students' optimal allocation of wealth of an organization in today's financial environment.
CO4: To provide students about how funds can be raised from banks, analysis for raising debt funds, and right way of structuring of debt.

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) developmental needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional Ethics (PE)
1	**INTRODUCTION TO CORPORATE BANKING** Overview of corporate banking – concepts, corporate banking vs. retail banking; role of commercial banks in corporate banking	15	25	1,2	CO1	PSO10	Emp	**(L), (N), (G)**	**PE**

	division; types of corporate customers -large, mid-sized and MSMEs; Products and Services for corporate clients.								
2	**CORPORATE CREDIT & LENDING PRACTICES** Types of corporate loans: working capital, term loans, syndicated loans; Credit appraisal process – analysing balance sheets, income statements, and cash flows; Collateral, guarantees, and covenants in lending; Case study on evaluating a loan proposal for a mid-sized company.	15	25	1,2	CO2	PSO10	Emp,Ent,SD	**(L), (N), (G)**	ES, PE
3	**PAYMENTS & TRANSACTIONS SYSTEM** Transaction banking services - cash management, trade finance, supply chain finance; Payment systems and digital innovations in corporate banking; Role of fintech, and blockchain in transaction banking; Simulation exercise on managing a corporate treasury account.	15	25	1,2	CO3	PSO10	Emp,Ent,SD	**(L), (N), (G)**	ES, PE
4	**EMERGING TRENDS IN CORPORATE BANKING – CASE STUDIES** Case Studies - Relationship management and client acquisition strategies; Case Studies - Sustainable finance and ESG-linked lending; Capstone project — simulation exercise on designing a corporate banking solution for a hypothetical client.	15	25	1,2	CO4	PSO10	Emp,SD	**(L), (N), (G)**	ES, PE, HV

Reference Books

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

	THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA **FACULTY OF COMMERCE** **POST GRADUATE DIPLOMA IN BANKING**		**ACADEMIC YEAR**	**2026-2027**
POST GRADUATE DIPLOMA COURSES: 1-Year Diploma Course				
Year	**I**	**Code: _____** **SUBJECT: RESEARCH METHODOLOGY**	**Credits**	**02**
Semester	**II**	**Year of Introduction: 2026**	**Total Hours**	**30**
Mode of Transaction		**Lectures and Tutorials**	**Maximum Grade**	**O to F**

Course Outcomes (COs):

CO1: Understand the basic concepts, objectives, and significance of research.
CO2: Apply simple methods of data collection and sampling in research.
CO3: Analyze and present data using basic statistical tools and graphical techniques.
CO4: Prepare a simple research report by following the standard structure and research ethics.

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) developmental needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional Ethics (PE)

This course provides a basic understanding of research concepts, methods, and techniques. It is designed to help students develop the skills required to identify research problems, collect and analyze data, and prepare simple research reports using ethical research practices.

1	**Introduction to Research** Meaning and Importance of Research ; Objectives and Types of Research; Identification of Research Problem; Research Process	07	25	1,2, 3,4	CO1	PSO11	Ent, SD	**(L), (N) & (R)**	PE, HV
2	**Research Design and Data Collection** Meaning of Research Design; Primary and Secondary Data; Methods of Data Collection; Sampling: Meaning, Types, and Simple Sampling Techniques; Questionnaire Basics	08	25	1,2, 3,4, 6	CO2	PSO11	Ent, SD	**(L), (N) & (R)**	PE, HV
3	**Data Analysis and Interpretation** Classification of Data; Tabulation and Graphical Presentation; Measures of Central Tendency (Mean, Median, Mode); Introduction to Data Interpretation; Basics of MS Excel for Data Presentation	07	25	1,2, 3,4	CO3	PSO11	Ent, SD	**(L), (N) & (R)**	PE, HV
4	**Research Report Writing** Structure of a Research Report; Referencing and Citation (Introduction to APA Style); Plagiarism and Academic Integrity; Writing Findings, Conclusion, and Suggestions; Presentation of Research Report	08	25	1,2, 3,4	CO4	PSO11	Ent, SD	**(L), (N) & (R)**	PE, HV

Reference Books

1. Research Methodology: Methods and Techniques by C.R. Kothari and Gaurav Garg, New Age International Publishers
2. Research Methodology: A Step-by-Step Guide for Beginners by Ranjit Kumar, SAGE Publications.
3. Methodology of Research in Social Sciences by O.R. Krishnaswami and M. Ranganatham, Himalaya Publishing House.
4. Business Research Methods by Donald R. Cooper and Pamela S. Schindler, McGraw-Hill Education

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POST GRADUATE DIPLOMA COURSES: 1-Year Diploma Course				
Year	**I**	**Code: _____** **SUBJECT: INTERNSHIP REPORT AND VIVA-VOCE**	**Credits**	**04**
Semester	**II**	**Year of Introduction: 2026**	**Total Hours**	**90**
Mode of Transaction		**Lectures and Tutorials**	**Maximum Grade**	**O to F**

Course Outcomes (COs):

CO1: To provide practical exposure to banking/insurance operations.
CO2: To enable students to apply theoretical knowledge in real-life situations.
CO3: To develop skills in report writing, analysis, and presentation.
CO4: To assess students' understanding through project report and viva-voce.

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) developmental needs	Relation to Gender (G), Environment and Sustainability (ES), Human Values (HV)and Professional Ethics (PE)

As a part of core course curriculum every student would undergo internship programme in a Bank or Non-Bank Financial Intermediaries. Every student shall be required to produce a certificate from the concern office having satisfactorily undergone such practical training. Every Student is required to submit a report at the end of second semester for assessment on the Internship competed.

1	**Theory** • Orientation to banking and financial institutions, including structure, types (commercial banks, cooperative banks, NBFCs, insurance companies, microfinance institutions), and workplace ethics. • Practical banking operations such as branch functioning, customer service, account opening, cash and clearing processes, loan basics, and digital banking services. • Development of professional and employability skills including communication, teamwork, interpersonal skills, confidentiality, and problem-solving. • Internship documentation and reporting covering logbook maintenance, daily activity recording, observation analysis, report writing, and presentation of findings.	30	30	1,2, 3,4	CO3	PSO12	Emp,Ent,SD	**(L), (N) & (R)**	PE, HV
2	**PRACTICAL** INTERNSHIP IN A BANK OR NON-BANK FINANCIAL INTERMEDIARIES	60	70	1,2, 3,4, 6	CO1, CO2, CO4	PSO12	Emp,Ent,SD	**(L), (N) & (R)**	G, PE, HV

Reference Books	
1.	Etiquette of an Intern – by Kate Stagg, Publisher: Making Magic Happen Academy, Publication Date: 1 April 2018.
2.	A Complete Guide to Internships – by Dr. Anuja Pandey, Publisher: Notion Press, Publication Date: 9 September 2024.