

GAUHATI UNIVERSITY
INSTITUTE OF DISTANCE AND OPEN LEARNING
(One Year Post Graduate Diploma Programme)

Programme Project Report

PPR ID: GU/GUIDOL/PPR/18 (Total no. pages : 6)

Programme: Post Graduate Diploma in Banking and Financial Services

1. Programme mission and objective:

This programme is introduced in collaboration with the Department of Economics, Commerce and Business Administration, Gauhati University and administrated by Gauhati University Institute of Distance and Open Learning (GUIDOL). It may be mentioned that banking is specialization offered in the M.Com. programme by the Department of Commerce in Gauhati University.

Aims and Objectives of the Programme:

- *To impart quality management education,*
- *To cater to the rapidly growing needs for the managerial manpower through provision of well designed and well directed programmes of professional education,*
- *To generate alternative solution to management problems in general, and problem faced by the business houses in the country through organized programme of research, consultancy and publication.*
- *To equip learners to seek employment in business/corporate houses and commercial establishments as well as self employment.*

2. Relevance of the programme with HEI's mission and goals:

Looking at the rapid growth and changing need of the business houses, this programme has been designed to create a set of trained manpower having adequate knowledge and understanding of business policy in the field of banking and different financial services.

Quality banking and financial services are essential for individuals, govt. organizations, private and public business houses which require large numbers of trained and quality manpower.


পঞ্জীয়ক
গুৱাহাটী বিশ্ববিদ্যালয়, গুৱাহাটী-১২
Registrar
Gauhati University, Guwahati-14


13/10/20
DIRECTOR
IDOL, GAUHATI UNIVERSITY

Banking & Finance Management is a part of the core courses in the Department of Business Administration and to certain extent in the Department of Economics and Department of commerce hence this post graduate diploma programme is/shall be offered though GUIDOL has relevance to the nodal departments in the University and dovetail with the mission and goal of the Parent Department.

3. **Nature and target group of learners:** Our target group includes:

- *Those deprived of admission in the parent Department of regular mode due to limited intake capacity.*
- *Those employed in various organizations who desire to pursue higher education as a passion or as a means for movement up the promotional ladder*
- *Drop outs primarily due to social, financial and economic compulsions as well as demographic factors.*
- *Job seekers.*

4. **Appropriateness of the programme to be conducted in the ODL mode for acquiring specific skills and competence:** The programmes is/shall be offered through ODL Mode will have certain learning outcomes. The programmes will help the learners,

- *to create the knowledge of basic and advance concept of business administration as the broad field,*
- *to enhance and develop their knowledge and understanding of the theoretical and practical foundations of banking & finance management as a subject in particular*
- *to build knowledge of the different analytical concepts using statistical and financial models in the field of business administration,*
- *to develop a person with excellence in training & taxation for industrial requirement,*
- *to commit to action that demonstrates care for others*

5. **Instructional Design:**

- a) **Curriculum Design:** The curriculum is designed by a committee comprising experts from the Departments of Economics, Management and commerce of the University, GUIDOL. Since the programme is open to learners from several streams, and being a one-year programme, efforts have been made to make the programme broad based by

including some of the basic principles of management and commerce, keeping in view the needs of the diverse class of learners.

- b) **Detailed Syllabus**: The detailed syllabus is enclosed in the *Enclosure I*.
- c) **Duration of the Program**: This Programme is/shall be of one-year duration and is divided into two semesters viz. 1st and 2nd semester examinations. A Learner will get maximum 2 years to complete the programme.
- d) **Instructional Delivery Mechanism**: The programme will be delivered in 2 (two) semesters having 3(three) course/paper in each semester. The learners will be provided with the printed SLM which covers almost all the contents in the syllabus (*Enclosure III*). Counselling class will be held in headquarter and various affiliated study centres. Telephonic Counseling and providing online learning resource will also be a part of instructional Delivery mechanism. The progress of the learners will be evaluated by Internal Assessment and Term end/semester end exam.
- e) **Faculty**:
 1. Dr. Monoshree Mahanta, Associate Professor, Department of Business Administration, Gauhati University nominated as Coordinators of the ODL programme in Business Management.
 2. Resource persons drawn from amongst teachers of affiliated colleges, researchers and faculty staff of the Department of HEI.
 3. Mr. Rajen Chetri, Assistant Professor in Commerce, GUIDOL on a part time basis.
- f) **Media**: Print Media, ICT based content and content through e-Learning portal.
- g) **Student Support Service**: In order to successfully execute the programme, the Institute has a wide range of support services. The various support services are listed as below:
 - i) **Network of Study Centres**: To assist its learners of the ODL mode the University has established 118 study centres throughout the State of Assam but within the territorial jurisdiction of Gauhati University.
 - ii) **State of the Art Library** with around 7 thousand collections of materials which includes books, journals, magazines, CD and DVDs.

iii) **E- Learning Portal:** www.bodhidroom.net the first of its kind in the entire North east region of India. Which provides the following services to the students:

- Online enrolment of students
- Independent Discussion Forum for every course
- Independent News Forum for every course
- Online interaction facility with faculty members
- Online interaction between the students making the scope of collaborative learning
- Interaction through chatting of all users of all courses who are online.
- Separate Chat Room for individual course
- **Message My Teacher:** When a student logged on to Bodhidroom, after enrolling himself/herself to a course, he/she will see the names of the virtual class teachers. Student can directly send offline messages to the teachers. When the teacher is logged on, he will receive an alert of incoming messages. Then he can reply to the message.
- Online Study Material
- Old Examination Question Papers

iv) **Dynamic Website** www.idolgu.in : Gauhati University has a dedicated dynamic website for ODL learners where one can get all the information regarding its programmes, up-coming events, examination results etc.

v) **Computerised admission process with provision of online admissions:** The whole system of admissions and examinations are managed using professional software which gives instant online access to learners. Can be accessed through www.idolgu.in .

vi) **Flexible Walk in Group Counselling (FWGC):** Regular group and individual counselling will be held in the GUIDOL (headquarter) complex as well as in the parent department during all working days. Learners may walk-in to the designated GUIDOL counselling room and meet their teachers to clarify their doubts. In the current pandemic situation of COVID-19, online platform will be provided for the purpose mentioned above.

vii) **Personal Contact Programme (PCP):** In addition to the Study Materials, useful Personal Contact Programmes will be held at various affiliated study centres, which will enable the students to clarify their confusions and ease their difficulty

while going through it. Qualified faculty members of affiliated study centres will help out the attending students by providing necessary tips and Guidelines during the interactive sessions. These sessions are also meant to give the students a chance to meet the teachers personally and discuss their problems. In the current pandemic situation of COVID-19, online platform will be provided for the purpose mentioned above.

viii) **Community FM Radio:** Gauhati University has its own Community radio station named as “Radio Luit 90.8 FM” and operates daily from 8AM to 8PM. The Community Radio station shall be extensively used to broadcasts radio talks on various courses daily. The broadcast contents are designed as per the requirements by teaching staff of both the ODL Institute as well as the parent department. Experts are outsourced if the need arises.

6. Procedure for Admissions, Curriculum transaction and Evaluation:

Admission: The admission process shall start as per the UGC guidelines. In the current pandemic situation of COVID-19, the learner can take admission only through online admission process. The minimum eligibility for MA & M.Sc. programme in Economics is any graduate from any recognized Indian or Foreign university. The proposed fee for admission is Rs 7000.00 (Seven Thousand only) per year. Financial Assistance is provided to the candidates belonging to the SC/ST and OBC categories in the form of scholarship. Few learners belonging to the economically deprived section as well as the physically challenged category are provided free ship on the recommendation of the Vice Chancellor.

Curriculum transaction- Activity Planner: Please refer to *Enclosure II*.

Evaluation: Each course/paper shall carry 100% weightage for the term-end examinations. In order to pass/clear a course/paper in a subject, a candidate must secure minimum 35% Marks in each course/paper. All examinations are conducted by the Controller of Examinations as per Examination Rules and Regulations of the Gauhati University.

7. **Library Resource:** The University has a State-of-the-Art Central Library with rich collections of materials which includes books, journals, magazines, CD and DVDs, and is

accessible to the ODL learners as well. Moreover, the Institute has its own Library where various books, journals and magazines are available.

Gauhati University being a member of UGC-Infonet Digital Library Consortium (<http://www.inflibnet.ac.in/econ/index.php>) which provides current as well as archival access to more than 5000 core and peer-reviewed journals and nine bibliographic databases from 23 publishers and aggregators in different disciplines. The ODL learners can access the e-resources of UGC-Infonet Digital Library Consortium from the Gauhati University campus.

8. Estimated cost of the Programme: Total estimated cost of the programme is approximately Rs. 15 Lakhs annually which includes preparation and printing of SLMs, remuneration of the Resource persons, establishment cost and overheads. The estimate is evaluated considering the unit expenses of Rs.2.5 Lakhs per paper /1000 students for the entire duration of the course.

9. Quality assurance Mechanism and Expected Programme outcome:

- **Quality assurance Mechanism:** The institute has a *Centre for Internal Quality Assurance (CIQA)* constituted by the statutory body of the HEI. Members of the Cell are drawn from among the Deans of the different Faculty, Heads of the respective departments, Executive Council members, administrative staff and teaching staff of the institute. The Internal Quality Assurance Cell shall review the relevance and standard of the programme from time to time and make necessary changes in the syllabus and contents of the programme. The HEI shall continuously monitor the effectiveness of the program through *CIQA* and other statutory bodies.
- **Expected Programme outcome:** The expected programme outcome is reflected in the Course Benchmark Statement, which is stated as below:

Course Benchmark Statement: Please refer to Para 4 above. Further, learners will be equipped for professional competence and employability.

Enclosure - I

POST GRADUATE DIPLOMA IN BANKING AND FINANCIAL SERVICES (PGDBFS)

PAPER 1 : Basic Financial Management

Unit-I

Definition of Accounting, Accounting principles,

Unit-II

Journalisation, Double Entry System of Accounting

Unit-III

General Ledger, Trial Balance, Profit & Loss
Accounts and Balance Sheet.

Unit-IV

Goals Of Financial Management.

Unit-V

Instruments of capital market-shares, debentures,
participatory notes, zero coupon bonds, Index linked
bonds, stock options, commercial paper

Unit-VI

Analysis of Financial Statements and Bank Financial
Statements,

Unit-VII

Balance Sheet Analysis Techniques, Sources and
Uses of Fund, Ratio Analysis and CAMEL rating,
Spread Management

Unit-VIII

Concepts of working capital and operating cycle of
working capital.

Unit-IX

Time Value Of Money, The Cost Of Capital: Cost
Of Debt And Preference, Cost Of Equity, Weighted
Average cost of capital, Investment decision .

Unit-X

Appraisal techniques- NPV, IRR, BCR, PB, AR.
Capital Rationing.

PAPER 2: Banking Theories and Practice

Unit-I

Banking in the new millennium,

Unit-II

Banking system,

Unit-III

Banking products: Retail and Wholesale banking,
Corporate banking, Basel-II.

Unit-IV

Credit Policy of RBI-CRR, SLR CD ratio, PLR, Bank
Rate, Prudential Norms

Unit-V

Types of Negotiable Instruments,

Unit-VI

Cheques- Endorsement, Crossing, Collection, Bills of
Exchange, Promissory Note,

Unit-VII

Paying Banker and Collecting Banker.

Unit-VIII

Credit Appraisal and Monitoring, Credit Syndications,

Unit-VIII
Definition of NPA, NPA management.
Unit-IX
Retail Banking – types of accounts, credit facilities

PAPER-3: Management of Financial Services.

Unit-I
Introduction To Financial Service,
Unit-II
Asset/Fund-Based Financial Services,
Unit-III
Merchant Banking and Advisory Services.
Unit-IV
Raising Of Long-Term Finance-IPO,
Unit-V
Secondary Public Offering, Public Issue Management,
Unit-VI
Private Placement and Preference Allotment.
Unit-VII
Leasing, financial evaluation of Leasing,
Unit-VIII
Hire Purchase and Financial Evaluation.
Unit-IX
Factoring, Securitization.
Unit-X
Credit Rating Mechanism, Credit Rating under Basel II.

PAPER-4: Bank Auditing

Unit-I
Organizational structure of bank,
Unit-II
Study of legal framework.
Unit-III
Statutory provisions and regulatory requirements affecting the accounts and audit of banks,
Unit-IV
Internal control system in banks, Internal audits and RBI inspection in banks,
Unit-V
Approach to auditing and audit procedures for verification of various assets and liabilities of a banking institution.
Unit-VI
Compliance with SLR requirements and audit procedure,
Unit-VII
Long Form Audit Reports(LFAR Audit),
Unit-VIII
Revenue recognition and asset classification,
Unit-IX
Norms prescribed by RBI,
Unit-X
EDP systems in banks & Audit procedures.

**PAPER-5:
Banking Law and Practice**

Unit-I

Recent History of Indian Banking System,

Unit-II

RBI Act 1934, Banking Regulation Act 1944,

Unit-III

Negotiable Instruments Act-Negotiable instruments,

Unit-IV

Holder, Holder in due course,

Unit-V

Negotiation and endorsements,

Unit-VI

Crossing, Payment of cheques, Collection of cheques,
Dishonour of cheques, Bills of exchange.

Unit-VII

Different types of customers,

Unit-VIII

Operations in accounts –Introduction in accounts,
Pass books/statement of account, term deposits
accounts. Disclosure of customer account
information.

Unit-IX

Grievances Handling Mechanism, Goiporia
Committee Recommendations

Unit-X

Banking System Reforms.

**PAPER6:
Marketing of Financial and Banking
Services**

Unit-I

The Changing Role Of Marketing In Financial Services

Unit-II

An introduction to marketing of financial services;

Unit-III

Characteristics of financial services, Marketing
Objectives

Unit-IV

Understanding Consumers And Market Consumer
Behaviour, Customer Satisfaction, Targeting
Segmentation and Positioning; Developing marketing
strategy, Financial services marketing mix ;

Unit-V

Service Quality, Quality in services; Measurement
of Service Quality;

Unit-VI

Customer satisfaction measures

Unit-VII

Customer Relationship Management

Unit-VIII

Concept of CRM; CRM Issues; CRM Objectives;
Implementing CRM

Unit-IX

Bank Marketing Understanding Banking Products;
STP in Banking Services;

Unit-X

Measuring Service Quality in Banking Services;
Electronic-banking, Telephonic Banking.

Enclosure: II

ACTIVITY PLANNER
Gauhati University Institute of Distance and Open Learning
Guwahati- 781014, Assam

ADMISSION			
SEMESTER (TRADITIONAL PROGRAMMES)			
A	1	Fresh	July-September
	2	Continuation	July-September
SEMESTER (IT PROGRAMMES)			
B	1	Fresh	July-September
	2	Continuation	Odd Semester (July-September) Even Semester (January-February)
ADMISSION TEST FOR M.Sc. IT PROGRAMME			
C		August	
ANNUAL PROGRAMMES			
D	1	Fresh	July-September
	2	Continuation	July- September
DISTRIBUTION OF SLM			
SEMESTER/ANNUAL (TRADITIONAL PROGRAMMES)			
A	1	Fresh	July-September
	2	Continuation	July-September
SEMESTER (IT PROGRAMMES)			
B	1	Odd Semester	July-September
	2	Even Semester	January-February
CONTACT CLASSES			
SEMESTER (TRADITIONAL PROGRAMMES)			
A	1	Odd Semester	September-December
	2	Even Semester	March-June
SEMESTER (IT PROGRAMMES)			
B	1	Odd Semester	September-December
	2	Even Semester	March-June
ANNUAL PROGRAMMES			
C	1	Previous/Final	December-May
EXAMINATION : TERM END			
SEMESTER (TRADITIONAL/IT PROGRAMMES)			
A	1	Odd Semester	February-March (All Sundays)
	2	Even Semester	August-September (All Sundays)
ANNUAL PROGRAMMES			
B	1	Previous	August-September (All Sundays)
	2	Final	February-March (All Sundays)
<i>Schedule may change as per the directive of the Controller of</i>			

		<i>Examinations, GU/Govt. of Assam</i>	
EXAMINATION: Sessional (OMR based Internal Examination)			
SEMESTER (TRADITIONAL/IT PROGRAMMES)			
A	1	Odd Semester	November-December
	2	Even Semester	June-July
ANNUAL PROGRAMMES			
B	1	Previous	June-July
	2	Final	November-December
DECLARATION OF RESULTS (Term End)			
SEMESTER (TRADITIONAL/IT PROGRAMMES)			
A	1	Odd Semester	May-June
	2	Even Semester	November-December
ANNUAL PROGRAMMES			
B	1	Previous	November-December
	2	Final	May-June

ENCLOSURE-III
SLM covering syllabus

First Semester	
DBFS01	Banking Finance Management
DBFS01	Modern Banking Theory and Practices
DBFS01	Management and Financial Services
Second Semester	
DBFS01	Bank Auditing
DBFS01	banking Law and Practice
DBFS01	Marketing of Financial and Banking Services