

**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,

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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**

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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.