

*Progressive Education Society's*  
**Modern College of Arts, Science and Commerce (Autonomous),**  
**Shivajinagar, Pune 5**

**(An Autonomous College Affiliated to Savitribai Phule Pune University)**

## **Framework of Syllabus**

**For**

**PGDBF**

(Based on NEP 2020 framework)

(To be implemented from the Academic Year 2023-24)

## Semester 1 (First Year)

C o u r s e  T y p e	Code	Course	Course / Paper Title	Hou rs  / W ee k	Cre dit	CI A	E S E	To tal
<b>Maj or  Manda tory ( 4 + 4+4+2 )</b>	23CoBafP111	Major Paper 1 (Theory)	Financial Institutions and Markets-I	4	4	50	5 0	10 0
	23CoBafP112	Major Paper 2 (Theory)	Law and Practice of Banking-I	4	4			
	23CoBafP113	Major Paper 3 (Theory)	Accounting System and Financial Analysis- I	4	4			
	23CoBafP114	Major Paper 4 (Practical/Theor y)	Fundamentals of Banking	2/4	2	25	2 5	50
<b>Maj or Elect ives (4)</b>	23CoBafP121	Major Elective 1 (T/P)	Bank Lending-I  OR  Merchant Banking and Financial Services	4	4	50	5 0	10 0
	23CoBafP122	Major Elective 2 (T/P)		4				
<b>RM (4)</b>	23CoBafP131	RM Paper 1	RM Core Paper	2	4	50	5 0	10 0
		RM Paper 2	Research Methodology	2/4				
<b>OJT(4),</b>		–	–	–	–	–	–	–
<b>Total</b>				22/2 6/28	22	175	175	350

## Semester 2 (First Year)

Co ur se Ty pe	Code	Course	Course / Paper Title	Hou rs  / W e ek	Cre dit	CIA	E S E	To tal
<b>Major Manda tory ( 4 + 4+4+2 )</b>	23CoBafP211	Major Paper 1 (Theory)	Financial Institutions and Markets-II	4	4	50	5 0	10 0
	23CoBafP212	Major Paper 2 (Theory)	Law and Practice of Banking-II	4	4			
	23CoBafP213	Major Paper 3 (Theory)	Accounting System and Financial Analysis- II	4	4			
	23CoBafP214	Major Paper 4 (Practical/Theor y)	International Banking and Finance	2/4	2	25	2 5	50
<b>Major Elect ives (4)</b>	23CoBafP221	Major Elective 1 (T/P)	Bank Lending-I  OR	4	4	50	5 0	10 0
	23CoBafP222	Major Elective 2 (T/P)	Risk and Insurance Management	4				
<b>RM (4)</b>		–	–	–	–	–	–	–
		–	–	–				
<b>OJT(4),</b>	23CoBafP241	OJT	On Job Training	8	4	50	50	100
<b>Total</b>				30/3 2	22	175	175	350

**POST GRADUATE DIPLOMA IN BANKING AND FINANCE**

**SEMESTER-I**

**NEP 2020 – 2023-24**

***Progressive Education Society's***  
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**Shivajinagar, Pune - 5**  
**Post Graduate Diploma in Banking and Finance Semester-I**  
**(2023 Course under NEP 2020)**  
**Major Mandatory**

**Course Code:** 23CoBafP111

**Course Name:** Financial Institutions and Financial Markets- I

**Teaching Scheme:** TH: 4 Hours/Week

**Credit:** 04

**Examination Scheme:** CIA: 50 Marks

**End-Sem : 50 Marks**

**Course Objectives:**

1. To understand financial system of India.
2. To study financial markets in India

**Course Outcomes:**

1. It will help students in understanding types, features and functions of banks in India.
2. It will give knowledge to the students about the recent changes in financial system.

**Course Contents**

Chapter 1	FINANCIAL SYSTEM- ROLE AND STRUCTURE	10 lectures
	1.1 Role of Banks and Financial Institutions in the Economy 1.2 An Overview of Indian Financial System- Components and Functions 1.3 Structure of Banking System in India	
Chapter 2	CENTRAL BANKING	15 lectures
	2.1 Nature, Objectives and Purpose of Central Bank 2.2 Reserve Bank of India: Role and Functions- Issue and Management of Currency, Banker to the Government, Banker to banks, Credit Control, Regulation and Supervision on Banks 2.3 Monetary Policy of Reserve Bank of India: Use of Open Market Operations, Bank Rate, Concept of MCLR/ Base Rate ,Liquidity Adjustment Facility , Marginal Standing Facility by RBI	
Chapter 3	COMMERCIAL BANKING	20 lectures
	3.1 Functions of Commercial Banks: Fund based and non- fund based 3.2 Private Sector Banks: Features, Progress and Regulation 3.3 Foreign Banks: Features, Progress and Regulation 3.4 Public Sector Banks: Social Control over commercial banks, Nationalisation of commercial banks, Progress of nationalised banks , Problems of nationalised banks, Merger of Public Sector banks , Lead Bank Scheme 3.3 Concept of Small Finance Bank, Post office Bank, Payment Bank	

	3.4 Cooperative Credit System: Rural Cooperatives and Urban Cooperatives	
Chapter-IV	Banking Sector Reforms and Financial Inclusion	15 lectures
	4.1 Objectives of Banking Sector Reforms 4.2 Recommendation of Narsimham Committee-I I 4.3 Recommendation of Narsimham Committee –II 4.4 Financial Inclusion: Advantages and Dis advantages, Micro Finance, Self Help Group, Mudra Loan, PMJDY	
	Total	60 lectures

#### Recommended Books:

1. Agashe Anil (2008), Financial Services, Markets and Regulation, Himalaya Publication
2. Avadhani V.A. (2007), Marketing of Financial Services, Himalaya Publishing House, New Delhi
3. Bhole L.M and Mahakud Jitendra (2017) Financial Institutions and Markets, Tata McGraw Hill( III Edition), New Delhi
4. Gordon E. and Nartajan K.(2007) , Financial Markets and Services , Himalaya Publishing House
5. Indian Institute of Banking and Finance(2019), Principles and Practices of Banking , Macmillan Education
6. Indian Institute of Banking and Finance(2019), Inclusive Banking, Taxmann Publications
7. Khan M.Y., Indian Financial System(2018), Tata McGraw Hill, New Delhi
8. Machiraju H.R.(2019), Indian Financial System, Vikas Publishing House, New Delhi
9. Mani N. (2015), Financial Inclusion in India, New Century Publications, New Delhi
10. Mishra Sukhvinder(2012), Banking Law and Practice, S.Chand &Company, New Delhi
11. Mujumdar N.A.(2002), Financial Sector Reforms and India's Economic Development, Academic Foundation
12. Natrajan S. and Parameshwaran R. (2015), Indian Banking, S.Chand & Company , New Delhi
13. Shekhar KC and Shekhar Lekshmy(2022), Banking Theory and Practice, Vikas Publishing House, New Delhi
14. Pathak Bharati P. (2022), Indian Financial System, Pearson Publication
15. Uppal R.K. (2011), Money, Banking and Finance in India, New Century Publications, New Delhi
16. Vasudevan A. (2014), Central Banking in Emerging Market Economy, Academic Foundation
17. Reserve Bank of India, Reports on Trends and Progress of Banking in India, Annual Report
18. Reserve Bank of India, RBI Bulletin, Monthly Report
19. Economic and Political Weekly
20. The Journal of Indian Institution of Bankers

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 (2023 Course under NEP 2020)  
 Major Mandatory

**Course Code:** 23CoBafP112

**Course Name:** Law and Practice of Banking-I

**Teaching Scheme:** TH: 4 Hours/Week

**Credit:** 04

**Examination Scheme:** CIA: 50 Marks

**End-Sem:** 50 Marks

**Course Objectives:**

1. To familiarise the students with the Banking Laws and Practices in India.
2. To make students understand various provisions of banking laws and its implications.

**Course Outcomes:**

1. It will give students in-depth knowledge about various provisions of banking laws in India.
2. It will give better insight about banker customer relationship.

**Course Contents**

Chapter 1	THE BANKING REGULATION ACT , 1949	15 lectures
	1.1 Provisions relating to Definition (Section 5B) and Bank (Section 5C) 1.2 Management (Section 10, 10A, 10B, 10 BB), Capital (Section 11), Reserve Fund (Section 17) Bank Licensing (Section 22) , Branch Licensing (Section 23), Liquid Assets (Section 24), 1.3 Profit and Loss Account and Balance Sheet , Audit (Section 29 and 30) 1.4 Power of Reserve Bank of India (Section 35,35A and 36) 1.5 Voluntary Amalgamation (Section 44A), Compulsory Amalgamation(Section 45) Liquidation (Section 45 R) Winding Up 1.6 Banking Regulation Act 1949 applicable to the Co-operative Banks 1.7 The Banking Regulation ( Amendment )Bill, 2020- Features	
Chapter 2	NEGOTIABLE INSTRUMENTS ACT,1881	15 lectures
	4.1 Negotiable Instruments Act 1881- Important Provisions ,Definition, Features of Negotiable Instruments 4.2Types of Negotiable Instruments – Promissory Note, Bill of Exchange and Cheque, Presumption of Promissory Notes, Bill of Exchange, Cheque 4.3 Parties to Negotiable Instruments 4.4 Negotiation – Presentment- Concepts of Dishonor of Negotiable Instruments 4.5 Noting and Protest 4.6 AML- Anti Money Laundering / CFT- Combating of financing of Terrorism	
Chapter 3	OTHER DIMENSIONS OF BANKING ACTIVITIES and NON FUND BASED BUSINESS	15 lectures

	3.1 Banks as sponsors to Infrastructure Debts Funds(IDFS)- Equipment Leasing, Hire Purchase Business and Factoring Services- Underwriting of Corporate Shares and Debentures- Underwriting of Bonds of PSU- Mutual Fund Business- Money Market Mutual Funds( MMMFs)- Entry of Banks into Insurance Business- PMS services 3.2 Government Business – Collecting GST, Stamp Duty, Excise Payment etc. 3.3 Sources of Bank Funds- Basic Concepts- Bank Deposits in India- Legal Aspects- Various Deposit Schemes- D.I.C. of India	
Chapter 4	<b>CYBER CRIMES IN BANKING</b>	15 lectures
	4.1 Meaning and Definition of Cyber Crimes 4.2 Types of Cyber Crimes 4.3 Types of Cyber Crimes in Banking- a) Virus attack b) Hacking c) Phishing d) Vising e) Spamming f) ATM Skimming g) E-mail spoofing 4.4 Reasons of Cyber Crimes in Banking 4.5 Impact of Cyber Crimes on Banking 4.6 Measures to control Cyber Crimes in Banking	
	<b>Total</b>	<b>60 lectures</b>

#### Recommended Books

1. Bangia R.K. (2015), 'Banking Law and Negotiable Instruments', Allahabad Law Agency
2. Gordon E. and Natrajan K.(2021), Banking Theory, Law and Practice, Himalaya Publishing House
3. Gurusami S.(2017), Banking Theory Law and Practice, Vijay Nicole Imprints
4. Indian Institute of Banking and Finance (2021), Legal and Regulatory Aspects of Banking, Macmillan Education
5. Kandasami K.P. (2010), 'Banking Law and Practice, S. Chand Publication
6. K. Natrajan , Yefim Gordon (2007) , 'Banking : Theory, Law and Practice', Himalaya Publishing House
7. Kothari Vinod (2017), 'Tannan's Banking Law and Practice in India' Lexix Nexis Publisher
8. Lall B.M and Nigam (1986) Law and Practice of Banking
9. Maheshwari S.K and Maheshwari S.N.(2014), Banking Law and Practice, Kalyani Publisher
10. Mishra Sukhvinder(2012), Banking Law and Practice, S.Chand &Company, New Delhi
11. Mugli, Law and Practice of Banking
12. Padmalata Suresh and Justin Paul, Management of Banking Operations
13. Shekhar KC and Shekhar Lekshmy(2022), Banking Theory and Practice, Vikas Publishing House, New Delhi
14. Tannan M.L.(2014), Banking Law and Practice in India, Lexis Nexis
15. Taxman Banks and Banking Operations
16. Varshney P.N.(2017),.Banking Law and Practice, Sultan Chand and Sons
17. Insolvency and Bankruptcy Code, 2016- The Gazette of India, New Delhi



18. Bare Act 2020, RBI Act 1934
19. Bare Act 2020, Banking Regulation Act 1949
20. Bare Act 2020, Negotiable Instrument Act, 1881

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**POST GRADUATE DIPLOMA IN BANKING AND FINANCE SEMESTER-I**  
**(2023 Course under NEP 2020)**  
**Major Mandatory**

**Course Code:** 23CoBafP113  
**Course Name:** Accounting System and Financial Analysis- I

**Teaching Scheme:** TH: 4 Hours/Week

**Credit : 04**

**Examination Scheme:** CIA : 50 Marks  
**Marks**

**End-Semester : 50**

**Course Objectives:**

1. To orient the students towards basic Accounting Concepts and Principles.
2. To acquaint the students with the process of Accounting Cycle, finalisation of books of accounts.
3. To develop the skills for preparation and understanding of final accounts of types of organisations.

**Course Outcomes :**

On completion of the course students will be able to –

1. Explain and apply Accounting Principles, Concepts and Conventions.
2. Record Accounting transactions and prepare financial statements of various types of organisations especially Banking Companies under Banking Regulation Act, 1949.
3. Understand the practical application of Bank Reconciliation Statement and Bills transactions.

**Course Contents**

<b>Chapter 1</b>	<b>Introduction to Accounting System</b>	<b>22 Lectures</b>
	1.1 Basic Concepts and Principles of Accounting, Understanding of various terms of accounting like Income, Revenue, Expenses, Losses , Gains, Capital and Revenue Expenses, Receipts etc. 1.2 Accounting Cycle- Double entry book keeping-Recording of business transactions- Journal, Ledger,Subsidiary Books 1.3 Closing of Books of Accounts and Preparation of Trial Balance 1.4 Three Columnar Cash book (with Cash, Bank and Discount columns) 1.5 Bank Reconciliation Statement. 1.6 Bills transaction excluding accommodation bills.	22
<b>Chapter 2</b>	<b>Final Accounts</b>	<b>20 Lectures</b>
	2.1 Preparation of Final Accounts from Trial Balance of Sole Proprietary ship, Partnership Firms 2.2 Understanding of Final Accounts of Joint Stock Company as per Schedule 3 of Companies Act,2013 (Theory)	
<b>Chapter 3</b>	<b>Final Accounts of Banking Companies</b>	<b>18 Lectures</b>
	3.1 Legal Provisions relating to Final Accounts of Banking Companies as per Schedule 3 of the Banking Regulation Act. 3.2 Preparation of Final Accounts of commercial banks and Cooperative Banks in prescribed Proforma as per recent amendments.	
	<b>Total</b>	<b>60 lectures</b>

### Recommended Books:

1. Shukla M. C and Grewal T.S. – Advanced Accounts (Relevant Portions) (S.Chand and Co.Delhi).
2. Anthony Robert N. – Management Accounting (Irwin)
3. Helfert, Erich A – Techniques of Financial Analysis (Irwin)
4. Jachik and Sprouse – Accounting Flows – Income Funds and Cash (Prentice Hall)
5. Sprouse and Sewiring – Techniques of Financial Statement Analysis (a PL Text). (Addition – Wesley)

6. Mampilly, Paul : Performance Budgeting Systems, Prajnan, Vol. IV, No.2, April June 1975)
7. M.L.Hingorani – Management Accounting.
8. Dr.S.B.Chaudhari – Interpretation of Balance Sheets.

**Weblinks**

1. [www.investopedia.com](http://www.investopedia.com)
2. <https://en.m.wikipedia.org>
3. <https://www.aafmindia.co.in>
4. <https://en.m.wikipedia.org>
5. [www.datarails.com](http://www.datarails.com)

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**Post Graduate Diploma in Banking and Finance SEMESTER-I**  
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**Major Mandatory**

**Course Code:** 23CoBafP114

**Course Name:** Fundamentals of Banking

**Teaching Scheme:** TH: 2 Hours/Week

**Credit:** 2

**Examination Scheme:** CIA: 20 Marks

**End-Sem : 30 Marks**

**Course Objectives:**

1. To acquaint students with the fundamentals of banking.
2. To make the students aware of banking business and practices.
3. To introduce the students to recent changes in banking system

**Course Outcomes:**

1. The students will acquaint knowledge of working of the banking system in general and of Indian Banking and Financial system in specific

**Course Contents**

Chapter 1	<b>EVOLUTION OF BANKING AND FUNCTIONS OF BANKS</b>	10 lectures
	1.1 Meaning and Definition of 'Bank' 1.2 Functions of Bank A.Primary Functions: i)Accepting deposits: Demand deposits: Current and Savings; No Frills Account, Time deposits-Recurring and Fixed deposits, Flexi Deposits (Auto Sweep) ii) Granting Loans and Advances- Term Loan, Short term credit, Overdraft, Cash Credit, Purchasing and Discounting of bills B. Secondary Functions: i) Agency Functions- Payment and Collection of Cheques, Bills and Promissory notes, Execution of standing instructions, Acting as a Trustee, Executor ii) General Utility Functions: Safe Custody, Safe deposit vaults, Remittances of funds, Pension Payments, Acting as a dealer in foreign exchange	
Chapter 2	<b>PROCEDURE FOR OPENING AND OPERATING OF DEPOSIT ACCOUNT</b>	12 lectures
	2.1 Procedure for Opening of Deposit Account: KYC Norms, Application form, Introduction, Specimen signature and Nomination	

	<p>2.2 Procedure for Operating Deposit Account: Pay-in-slips, Withdrawal slips, Pass book, Cheque book, Fixed deposit receipt, Premature encashment of fixed deposits and loan against fixed deposit. Recurring deposits: Premature encashment and loan against recurring deposit.</p> <p>2.3 Closure of accounts , Transfer of Account and Death claim procedures</p> <p>2.4 Balance Sheet of Bank: Format</p> <p>2.5 Multiple Credit Creation- Procedure and Limitations</p>	
Chapter 3	<b>Technology in Banking</b>	08 lectures
	<p>3.1 Importance of technology in banking</p> <p>3.2 E-Banking: ATM, Credit card, Debit card, Tele Banking, Mobile Banking, Net Banking</p> <p>3.3 Concept and benefits of Core Banking Solution</p> <p>3.4 Methods of Digital Payments</p> <p>3.5 Precautions in the Use Banking Technology</p>	
	Total	30

### Recommended Books

1. Gordon E. and Natrajan K.(2021), Banking Theory, Law and Practice, Himalaya Publishing House
2. Kunjukunju Benson, Commercial Banks in India- Growth, Challenges and Strategies, New Century Publication, New Delhi
3. Shekhar K.C., . Banking theory and practice, Vikas Publishing House Pvt. Ltd
4. Uppal R.K., Money, Banking and Finance in India- Evolution and Present Structure, New Century Publication, New Delhi
5. Verma S.B., gupta S.K. and Sharma M.K., E- banking and Development of Banks, Deep & Deep Publication Pvt. Lmt., New Delhi
6. Reserve Bank of India Bulletin and Annual Report
7. [www.npci.org.in](http://www.npci.org.in)

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**Post Graduate Diploma in Banking and Finance Semester-I**  
 (2023 Course under NEP 2020)  
**Major Elective -I**

**Course Code:** 23CoBafP121  
**Course Name: Bank Lending-I**

**Teaching Scheme: TH: 4 Hours/Week**

**Credit: 04**

**Examination Scheme: CIA: 50 Marks**

**End-Sem : 50 Marks**

**Course Objectives:**

- 1) To study types of bank lending.
- 2) To understand various procedural aspects of bank lending.

**Course Outcomes:**

1. It will give students in-depth knowledge about procedures of bank lending in India.
2. It will give better insight to practical banking.

**Course Contents**

Chapter 1	GENERAL PRINCIPLES OF LENDING	15lectures
	1.1 General Principles of Lending: Safety and Security, Liquidity, Profitability, Diversification of Risk 1.2 Criteria for assessing the borrower: Character, Capacity, Collateral and Condition, Quality of a good Borrower	
Chapter 2	STAGES IN ANALYZING THE LENDING PROPOSAL	10 lectures
	Stages in analyzing the lending proposal ( Credit Cycle) 2.1 Prospecting 2.2 Investigation 2.3 Loan Proposal 2.4 Loan Approval 2.5 Loan Disbursement 2.6 Loan Monitoring	
Chapter 3	SECURED AND UNSECURED LOANS	20 lectures
	3.1 Types of Loans and Advances- Overdraft- Cash Loans- Bill Discounting 3.2 Bankers Securities for Lending – Primary Security and Collateral Security 3.3 Precautions to be taken by a banker while advancing against- Real Estate, Documents of title to goods, Life Insurance Policy, Fixed Deposit Receipts, Supply Bill , Gold Ornament Agriculture Produce, Shares and Debentures 3.4 Modes of creating charge- assignment, Line, Pledge, Hypothecation and Mortgages	
Chapter 4	Credit Information Companies	15 lectures

	4.1 Credit Information companies in India: Meaning and Membership 4.2 Credit Information Companies Operating in India: a. Credit Information Bureau (India) Limited (CIBIL) b. Experian Credit Information Company (India) Limited c. Equifax Credit Information Services Private Limited d. High Mark Credit Information Company Limited 4.3 Credit Score: Meaning and importance	
	Total	60 lectures

### Recommended Books:

1. Bhattacharya Hrishikesh(2011) Banking Strategy, Credit Appraisal and Lending Decisions , Oxford University Press
2. IIB, Indian Financial System and Commercial Banking
3. Chatterjee Arun(1994) , Bank Lending- Law and Practices- Part I and Part II, Skylark Publications
4. The Chartered Institute of Bankers, Bankers Lending Techniques
5. Indian Institute of Banking and Finance (2021), Legal and Regulatory Aspects of Banking, Macmillan Education
6. Indian Institute of Banking and Finance(2019), Principles and Practices of Banking , Macmillan Education
7. Indian Institute of Banking and Finance(2018), Bankers' Handbook on Credit Management , Taxmann Publications
8. Murali S. and Subbakrishna K.R.(2015) , Bank Credit Management, Himalaya Publishing House
9. Indian Institutes of Bankers, Laws and Practices Relating to Banking
10. Reserve Bank of India- Annual Report
11. Reserve Bank of India- Monthly Report
12. Reserve Bank of India -Trends and Progress of Banking
13. Journal of Indian Institution of Bankers



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**Post Graduate Diploma in Banking and Finance**  
**Semester-I**  
**(2023 Course under NEP 2020)**  
**Major Electives -II**

**Course Code:** 23CoBafP122  
**Course Name: Merchant Banking and Financial Services**

**Teaching Scheme: TH: 4 Hours/Week**

**Credit: 04**

**Examination Scheme: CIA: 50 Marks**

**End-Sem : 50 Marks**

**Course Objectives:**

1. To introduce various merchant banking services and to understand the procedure of public issue management.
2. To provide in- depth knowledge of the various financial services.

**Course Outcomes:**

1. It will enable the students working of stock market.
2. It will help students in understanding merchant banking services.

**Course Contents**

Chapter 1	Merchant Banking	15lectures
	<b>Merchant Banking</b> – an overview, regulatory framework, Issue management of public equity / debenture issues activities / procedures, BSE, NSE and Over The counter Exchange of India - History, Role, functions, trading operations and settlement of transactions, regulations of stock exchanges	
Chapter 2	Public Issue Management	15lectures
	<b>Public Issue Management</b> - Functions, Mechanism, role of issue manager, activities involved in public issue, pre-issue & post-issue activities, various methods of marketing of new issues,prospectus / RHP, Underwriting of securities, Mobilizing fixed deposits	
Chapter 3	Services Offered by Merchant Banker	15lectures
	Arranging Inter- corporate Loans, Raising term Finance and Loan Syndication, M&A services (types of merger, hostile merger, strategies adopted to avoid hostile merger & valuation methods), takeover,step wise procedure for amalgamation Portfolio Management services - meaning, scope, registration of portfolio manager, duties, responsibilities, rights, contents of agreement between client and portfolio manager, reports to be	

	furnished, code of conduct ( regulation 13 of SEBI Regulation onPortfolio Managers) Credit Syndication services - meaning, institutions offering syndicate loans, types, procedure, project appraisal,documentation and security, sanction of a loan	
Chapter 4	<b>Financial Services</b>	15 lectures
	<b>Financial Services</b> – an overview, leasing, Hire purchase finance, Bill financing, Factoring & Forfaiting, Consumer Finance,Credit ratings, Mutual funds, Venture capital financing, Housing finance, insurance services, Securitization and venture capital financing	

#### Recommended Books:

1. Avadhani V.A. (2007), Marketing of Financial Services, Himalaya Publishing House, New Delhi
2. Damodaran Aswath(1997), Corporate Finance-Theory and Practice , Wiley Publication
3. Gurusami S.(2017), Banking Theory Law and Practice, Vijay Nicole Imprints
4. Khan M.Y., Indian Financial System(2018), Tata McGraw Hill, New Delhi
5. Khan and Jain(2007) , Financial Management, Tata McGraw Hill, New Delhi
6. Indian Journal of Financial Services Management
7. Journal of Applied Corporate Finance

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**Post Graduate Diploma in Banking and Finance Semester-I**  
**(2023 Course under NEP 2020)**

**Course Code:** 23CoBafP131

**Course Name:** Research Methodology

**Section 1**

**Teaching Scheme:** 2 Hours/Week

**Credit : 02**

**Examination Scheme:** CIA :25 Marks

**End-Sem : 25 Marks**

**Prerequisite Courses:**

- B.A., B.Sc. B.Com,B.Voc., BBA, BBA IB, BBA CA

**Course Objectives:**

- To make students aware about research and its importance
- To obtain knowledge regarding systematic gathering of data and get advanced knowledge in the selected topic
- To inculcate logical and organized thinking in students
- To investigate some existing situation or problem by creating new system or method
- To help students to design research problem

**Course Outcomes:**

On completion of the course, student will be able to—

1. Describe importance of research
2. Differentiate between unethical and ethical practices of publication ethics
3. Select research problem appropriately
4. Prepare good hypothesis
5. Design research problem systematically
6. Analyze and organize data correctly
7. Prepare good scientific research report

**Course Contents**

Unit 1	Research problem and design	No. of lectures
	<b>Introduction to research :</b> meaning and definition of research, objective of research, importance of research, characteristics of good research, purpose and role of research, classification of research	<b>15</b>

	<p><b>Research problem:</b> defining of research problem, Criteria for selecting the research problem, importance of literature survey in defining research problem.</p> <p>Hypothesis: Defining Hypothesis, types of hypotheses, characteristics of good hypothesis, formulation of hypothesis</p> <p><b>Research Design:</b> Definition and features of research design, Concept of research design, types of research design, preparation of research design, Sampling techniques, characteristics of good sampling designs</p>	
<b>Unit 2</b>	<b>Data analysis, report writing and publication ethics</b>	<b>15</b>
	<p>Definition of Data, methods of data collection, analysis of data, types of data analysis, Questionnaire, Design of Questionnaire, Testing hypothesis : parametric and non-parametric tests : T-test, Z-test, Chi-square test, ANOVA</p> <p><b>Report writing :</b> importance of interpretation of results, meaning, definition and significance of report /thesis writing, Principals of research report drafting, Types of reports, layout of research report, important parts of reports, precautions of preparation of report/ thesis</p> <p><b>Publication ethics :</b> definition, introduction and importance, best practices/ standard settings initiative and guidelines COPE, WAME, etc, conflict of interest, Publication misconduct :definition, concept problems that lead to unethical behavior, violation of publication ethics, predatory publishers and journals, software tools to identify predatory publications developed by SPPU</p>	

#### References :

1. C. R. Kothari (2004) Research Methodology : Methods and Techniques 2<sup>nd</sup> Edition, New age International (p) Ltd Publications, New Delhi, India
2. J.W. Creswell and J.D. Creswell (2017) Research Design: Qualitative, Quantitative, and Mixed Methods Approaches, 5<sup>th</sup> Edition, SAGE Publications, USA.
3. C. G. Thomas (2021) *Research Methodology and Scientific Writing*, 2<sup>nd</sup> Edition, Springer Nature, New York.
4. M. Kheider lectures from University of Biskra (2017) <https://univ-biskra.dz/sites/fll/images/houadjli%20Ahmed%20Chaouki.pdf>

## Section-II

**Course Name: Research Methodology (Department Specific –Paper-II)**

**Teaching Scheme: TH: 2 Hours/Week**

**Credit: 02**

**Examination Scheme: CIA: 25 Marks**

**End-Sem: 25 Marks**

### Course Objectives:

1. The important objective of this paper is to develop skill among students through research.
2. The course will create awareness about the research methodology for deeper understanding of social science.

### Course Outcomes:

1. The student will get exposure to social science research.

### Course Contents

Chapter 1	<b>INTRODUCTION TO RESEARCH</b>	10 lectures
	1.1 Meaning, objectives, types and significance of Research. 1.2 Research Methods versus Methodology. 1.3 Steps in Research Process. 1.4 Criteria of a Good Research 1.5 Defining the Research Problem. 1.6 Techniques involved in defining Research Problem. 1.7 Stages involved in designing research.	
Chapter 2	<b>RESEARCH TECHNIQUES</b>	10 lectures
	2.1 Data Collection-Sources of Data. 2.2 Collection of Primary Data. 2.3 Collection of Secondary Data. 2.4 Case Study Method. 2.5 Hypothesis- Definition, Formulation and Methods of testing Hypothesis.	

	2.6 Sampling Technique- Meaning and definition of Sampling, Types of Samples and Size of Samples.	
Chapter 3	<b>ANALYSIS OF DATA</b>	10 lectures
	3.1 Classification and Tabulation. 3.2 Graphs and Diagrams. 3.3 Measures of Central Tendencies- Mean, Median, Mode. 3.4 Dispersion and Correlation. 3.5 Percentage. 3.6 Chi Square Test. 3.7 Introduction to SPSS	
	Total	30 lectures

### Recommended Books:

1. C.R. Kothari and Gaurav Garg (2018), Research Methodology Methods and Techniques, 4<sup>th</sup> edition, New Age International Publishers.
2. C. Murthy (2012), Research Methodology, Vrinda Publication Pvt. Ltd., 5<sup>th</sup> edition.
3. Arunima Kumari, Introduction to Research Methodology, Agrotech Publishers, 1<sup>st</sup> edition.
4. Bajpai, S.R., Methods of Social Survey & Research, Kitabghar Prakashan, 10<sup>th</sup> edition
5. Loseke, Donileen, Methodological Thinking: Basic principles, Sage Publication.
6. Goode, W.J./Hatt, P. Methods of Social Research, Mc Graw Hill International.
7. Flick, Uwe, Introducing Research Methodology, Sage Publication, 2<sup>nd</sup> edition.
8. Hease, Bibar, S.N., Gunatmak Sanshodhanachi Karyaapaddhat, Sage Publication, 3<sup>rd</sup> edition.
9. Gupta Anil Kumar (2011), Research Methodology- Methods and Techniques, Vayu Education of India, New Delhi.
10. Bhattacharya Dipak Kumar (2013), Research Methodology, Excel Books, New Delhi.
11. Bhandarkar P.L., Wilkinson T.S., (2013), Methodology and Techniques of Social Research, Himalaya Publishing House.

**POST GRADUATE DIPLOMA IN BANKING AND FINANCE**

**SEMESTER-II**

**NEP 2020 – 2023-24**

***Progressive Education Society's***  
**Modern College of Arts, Science and Commerce (Autonomous)**  
**Shivajinagar, Pune - 5**  
**Post Graduate Diploma in Banking and Finance Semester-II**  
**(2023 Course under NEP 2020)**  
**Major Mandatory**

**Course Code:** 23CoBafP211  
**Course Name:** Financial Institutions and Financial Markets -II

**Teaching Scheme:** TH: 4 Hours/Week

**Credit:** 4

**Examination Scheme:** CIA: 50 Marks

**End-Sem:** 50 Marks

**Course Objectives:**

1. To understand financial system of India
2. To study financial markets in India

**Course Outcomes:**

1. It will help students in understanding types, features and functions of various non-bank financial institutions in India.
2. It will give knowledge to the students about the working of Indian Money and Capital Market.

**Course Contents**

Chapter 1	NON- BANKING FINANCIAL INTERMEDIARIES	09 lectures
	1.1 Types and Role of Non-Banking Financial Institution 1.2 Distinction between Banks and Non-Banking Financial Institution 1.3 Functions of Pension Funds, Mutual Funds, Insurance Companies, Hire Purchase Finance Companies, Leasing Finance , Housing Finance Companies, Merchant Banks, Factoring and Forfeiting	
Chapter 2	MONEY MARKET	15 lectures
	2.1 Money Market: Concept Nature, Significance and Operations 2.2 Features of Indian Money Market 2.3 Instruments of Indian Money Market: Call Money, Treasury Bill, Commercial Bill , Commercial Paper , Certificate of Deposit 2.4 Role of Discount and Finance House of India 2.5 Deficiencies of Indian Money Market 2.6 Recent Developments in Indian Money Market	
Chapter 3	CAPITAL MARKET	15 lectures
	3.1 Capital Market: Concept, Nature, Significance and Operations 3.2 Features of Indian Capital Market, Interaction of Money Market and Capital Market 3.3 Participants in Indian Capital Market 3.4 Credit Instruments used in Indian Capital Market 3.5 Deficiencies of Indian Capital Market 3.6 Recent Developments in Indian Capital Market	



Chapter 4	REGULATORY FRAMEWORK	15 lectures
	4.1 Regulation of Indian Capital Market : Role of SEBI 4.2 Regulation of Other Market: Insurance Regulatory and Development Authority( IRDA), Pension Funds Regulatory and Development Authority ( PFRDA), Forward Market Commission ( FMC), Foreign Exchange Management Act ( FEMA) AMFI	
	TOTAL	60 lectures

#### **Recommended Books:**

1. Agashe Anil (2008), Financial Services, Markets and Regulation, Himalaya Publication
2. Avadhani V.A. (2007), Marketing of Financial Services, Himalaya Publishing House, New Delhi
3. Bhole L.M and Mahakud Jitendra (2017) Financial Institutions and Markets, Tata McGraw Hill( III Edition), New Delhi
4. Gordon E. and Nartajan K.(2007) , Financial Markets and Services , Himalaya Publishing House
5. Indian Institute of Banking and Finance(2019), Principles and Practices of Banking , Macmillan Education
6. Indian Institute of Banking and Finance(2019), Inclusive Banking, Taxmann Publications
7. Khan M.Y., Indian Financial System(2018), Tata McGraw Hill, New Delhi
8. Machiraju H.R.(2019), Indian Financial System, Vikas Publishing House, New Delhi
9. Mani N. (2015), Financial Inclusion in India, New Century Publications, New Delhi
10. Mishra Sukhvinder(2012), Banking Law and Practice, S.Chand &Company, New Delhi
11. Mujumdar N.A.(2002), Financial Sector Reforms and India's Economic Development, Academic Foundation
12. Natrajan S. and Parameshwaran R. (2015), Indian Banking, S.Chand & Company , New Delhi
13. Shekhar KC and Shekhar Lekshmy(2022), Banking Theory and Practice, Vikas Publishing House, New Delhi
14. Pathak Bharati P. (2022), Indian Financial System, Pearson Publication
15. Uppal R.K. (2011), Money, Banking and Finance in India, New Century Publications, New Delhi
16. Vasudevan A. (2014), Central Banking in Emerging Market Economy, Academic Foundation
17. Reserve Bank of India, Reports on Trends and Progress of Banking in India, Annual Report
18. Reserve Bank of India, RBI Bulletin, Monthly Report
19. Economic and Political Weekly
20. The Journal of Indian Institution of Bankers

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 (2023 Course under NEP 2020)  
**Major Mandatory**

**Course Code:** 23CoBafP212

**Course Name: Law and Practice of Banking-II**

**Teaching Scheme: TH: 4 Hours/Week**

**Credit: 04**

**Examination Scheme: CIA: 50 Marks**

**End-Sem : 50 Marks**

**Course Objectives:**

1. To familiarise the students with the Banking Laws and Practices in India.
2. To make students understand various provisions of banking laws and its implications.

**Course Outcomes:**

1. It will give students in-depth knowledge about various provisions of banking laws in India.
2. It will give better insight about banker customer relationship.

**Course Contents**

Chapter 1	<b>BANKER –CUSTOMER RELATIONSHIP</b>	15 lectures
	1.1 Definition of Banker and Customer- Relationship as Debtor and Creditor – Banker as Trustee- Banker as Agent- Banker obligation of Secretary of Account-Bankers Lien- Right of set off 1.2 Disclosure permitted by the Bankers and Usage- Bankers obligation to Honour Cheques- Garnishee Order- Termination of relationship	
Chapter 2	<b>PAYING BANKER AND COLLECTING BANKER</b>	15 lectures
	2.1 Precautions in Payments of Customers Cheques -Paying Bankers Duties and Rights- Statutory Protection to Paying Banker- Payment of Forged Cheques- Return of Cheques 2.2 Precaution in Collecting Customer's Cheque – Collecting Bankers Duties and Rights – Statutory Protection to Collecting Bankers	
Chapter 3	<b>RESERVE BANK OF INDIA ACT, 1934</b>	15 lectures
	3.1 Provision relating to preliminary- Establishment and Incorporation of RBI ( Section 3) Capital of the RBI (Section 4) management and Business 3.2 Central banking function- Right to issue currency notes (Section 22), Issue department (Section 23), Denomination of notes (Section 24) , Form of bank note (Section 25), Legal tender character of notes (Section 26) Collection and Furnishing of Credit Information, Data- provision relating to Non-banking Institutions, Incorporate Bodies- Penalties	

Chapter 4	INSOLVENCY AND BANKRUPTCY CODE, 2016	15 lectures
	4.1 Objectives and importance of IBC, 2016 4.2 Applicability of IBC 4.3 Important definitions(Section 3) : Board, Corporate Person, Corporate debtor, Creditor, Default, Financial Information, Insolvency Professional, Corporate Applicant, Corporate Guarantor, Insolvency and Bankruptcy 4.4 Corporate Insolvency Resolution Process (Section 6,7,12,13,14) 4.5 Fast Track Corporate Insolvency Resolution Process (Section 55, 56, 57) 4.6 Bankruptcy Order for Individual and Partnership Firm (Section 121,125,126,128,138,139)	
	TOTAL	60 lectures

#### Recommended Books

1. Bangia R.K. (2015), 'Banking Law and Negotiable Instruments', Allahabad Law Agency
2. Gordon E. and Natrajan K.(2021), Banking Theory, Law and Practice, Himalaya Publishing House
3. Gurusami S.(2017), Banking Theory Law and Practice, Vijay Nicole Imprints
4. Indian Institute of Banking and Finance (2021), Legal and Regulatory Aspects of Banking, Macmillan Education
5. Kandasami K.P. (2010), 'Banking Law and Practice, S. Chand Publication
6. K. Natrajan , Yefim Gordon (2007) , 'Banking : Theory, Law and Practice', Himalaya Publishing House
7. Kothari Vinod (2017), 'Tannan's Banking Law and Practice in India' Lexix Nexis Publisher
8. Lall B.M and Nigam (1986) Law and Practice of Banking
9. Maheshwari S.K and Maheshwari S.N.(2014), Banking Law and Practice, Kalyani Publisher
10. Mishra Sukhvinder(2012), Banking Law and Practice, S.Chand &Company, New Delhi
11. Mugli, Law and Practice of Banking
12. Padmalata Suresh and Justin Paul, Management of Banking Operations
13. Shekhar KC and Shekhar Lekshmy(2022), Banking Theory and Practice, Vikas Publishing House, New Delhi
14. Tannan M.L.(2014), Banking Law and Practice in India, Lexis Nexis
15. Taxman Banks and Banking Operations
16. Varshney P.N.(2017),.Banking Law and Practice, Sultan Chand and Sons
17. Insolvency and Bankruptcy Code, 2016- The Gazette of India, New Delhi
18. Bare Act 2020, RBI Act 1934
19. Bare Act 2020, Banking Regulation Act 1949
20. Bare Act 2020, Negotiable Instrument Act, 1881

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**POST GRADUATE DIPLOMA IN BANKING AND FINANCE Semester-II**  
**(2023 Course under NEP 2020)**  
**Major Mandatory**

**Course Code:** 23CoBafP213  
**Course Name:** Accounting System and Financial Analysis-II  
**Teaching Scheme:** TH: 4 Hours/Week **Credit : 04**

**Examination Scheme:** CIA : 50 Marks **End-Semester : 50**  
**Marks**

**Prerequisite of Course:**

1. Knowledge of various Financial Statements.
2. Formats of various Financial Statements.
3. Basic knowledge of fund flow and cash flow statement.

**Course Objectives:**

1. To orient the students towards the concept of Financial statements and its analysis.
2. To acquaint the students with the techniques of Financial Statement Analysis.
3. To develop the ability to evaluate financial results through examination of relevant data (i.e. Income statement, balance sheet, etc)
4. To develop the skill to interpret the financial position of the business organisations through techniques of Financial Statement Analysis.

**Course Outcomes :**

On completion of the course, students will be able to –

1. Understand financial statements and methods of analysis.
2. Compute various ratios and interpret the financial position of business organisations.
3. Calculate Working Capital and Prepare Funds Flow and Cash Flow Statements.
4. Demonstrate competency in applying course knowledge to analyse the financial positions of the business organisation.

**Course Contents**

<b>Chapter 1</b>	<b>Financial Statements Analysis</b>	<b>Lectures</b>
	1.1 Financial Statements : Meaning, Nature, Importance and Limitations of Financial Statements. 1.2 Financial Statements Analysis - Meaning, Objectives, types and limitations of analysis. 1.3 Tools of analysis. 1.4 Methods of Analysis 1.5 Comparative financial statements 1.6 Common size statements 1.7 Trend analysis	18
<b>Chapter 2</b>	<b>Ratio Analysis</b>	<b>Lectures</b>
	2.1 Meaning, Nature, Importance and Limitations of Ratio Analysis. 2.2 Types of Ratios : Computation and Interpretation of ratios Profitability Ratios, Balance sheet ratios-Composite ratios. 2.3 Short term and long term repaying capacity.	22
<b>Chapter 3</b>	<b>Fund Flow Statements and Cash Flow Statements</b>	<b>Lectures</b>
	3.1 Meaning and Objectives. 3.2 Advantages and limitations of the Fund flow statement and Cash flow statement. 3.3 Distinguish between Fund Flow Statement and Balance Sheet. 3.4 Computation of Working Capital and Preparation of Fund Flow Statements and Cash Flow Statements.	20
	<b>Total</b>	60

### **Recommended Books.**

1. Shukla M. C and Grewal T.S. – Advance Accounts (Relevant Portions) (S.Chand and Co.Delhi).
2. Anthony Robert N. – Management Accounting (Irwin)
3. Helfert, Erich A – Techniques of Financial Analysis (Irwin)
4. Jachik and Sprouse – Accounting Flows – Income Funds and Cash (Prentice Hall)
5. Sprouse and Sewiring – Techniques of Financial Statement Analysis (a PL Text). (Addition – Wesley)
6. Mampilly, Paul : Performance Budgeting Systems, Prajnan, Vol. IV, No.2, April June 1975)
7. M.L.Hingorani – Management Accounting.

8. Dr.S.B.Chaudhari – Interpretation of Balance Sheets.

**Weblinks**

1. [www.investopedia.com](http://www.investopedia.com)
2. <https://en.m.wikipedia.org>
3. <https://www.aafmindia.co.in>
4. <https://en.m.wikipedia.org>
5. [www.datarails.com](http://www.datarails.com)

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**Post Graduate Diploma in Banking and Finance**  
**(2023 Course under NEP 2020)**  
**Major Mandatory**

**Course Code:** 23CoBafP214

**Course Name:** International Banking and Finance

**Teaching Scheme:** TH: 2 Hours/Week

**Credit:** 02

**Examination Scheme:** CIA: 20 Marks

**End-Sem : 30 Marks**

**Course Objectives:**

1. To acquaint students with international banking.
2. To make the students aware about the working of international institutions.
3. To introduce the students to recent changes in banking system

**Course Outcomes:**

1. The students will acquaint knowledge about the international banking.
2. The students will understand working of international institutions.

**Course Contents**

Chapter 1	ROLE OF COMMERCIAL BANKS IN FINANCING IMPORT AND EXPORT	10 lectures
	1.1 Role of Commercial Banks in international finance 1.2 Role and Functions of EXIM Bank & ECGC 1.3 Types of Bank Deposits and advances for Importer and exporter ( i.e. NRE- Non Resident External A/c NRO-Non Resident Ordinary A/C FCNR-Foreign Convertible Non Resident A/C NRNR – Non Resident Non repatriate A/c Deposits] 1.4 Introduction of Nostro Vastro & Laro Account) 1.5 Pre Shipment and Post Shipment Credit	
Chapter 2	FOREIGN EXCHANGE MARKET	10 lectures
	2.1 Meaning and definition of foreign exchange market 2.2 Functions of Foreign Exchange Market 2.3 Participants in Foreign Exchange Market 2.4 Determination of Exchange Rate 2.5 Recent development in Foreign Exchange Market 2.6 Foreign Exchange Management Act 2000	
Chapter 3	ROLE OF INTERNATIONAL FINANCING AGENCIES	10 lectures
	3.1 World Bank , International Monetary Fund, Asian	

	Development Bank 3.2 BIS- Bank for International settlement, SWIFT 3.3 Modern Ways of Financing of International trade – Private Equity, Block Deals, FDI, ADR-American Depositary Receipts GDR , ECBs – External Commercial Borrowings	
	Total	30 lectures

### Recommended Books

1. Gordon E. and Natrajan K.(2021), Banking Theory, Law and Practice, Himalaya Publishing House
2. Indian Institute of Banking and Finance(2019), Principles and Practices of Banking , Macmillan Education
3. Khan M.Y., Indian Financial System(2018), Tata McGraw Hill, New Delhi
4. Machiraju H.R.(2019), Indian Financial System, Vikas Publishing House, New Delhi
5. Shekhar KC and Shekhar Lekshmy(2022), Banking Theory and Practice, Vikas Publishing House, New Delhi
6. Pathak Bharati P. (2022), Indian Financial System, Pearson Publication
7. Uppal R.K. (2011), Money, Banking and Finance in India, New Century Publications, New Delhi
8. Verma S.B., gupta S.K. and Sharma M.K., E- banking and Development of Banks, Deep & Deep Publication Pvt. Lmt., New Delhi
9. International Finance Management
10. Reserve Bank of India Bulletin and Annual Report



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**Semester-II**  
**(2023 Course under NEP 2020)**  
**Major Electives-I**

**Course Code:** 23CoBafP221  
**Course Name:** Bank Lending-II

**Teaching Scheme:** TH: 4 Hours/Week

**Credit:** 04

**Examination Scheme:** CIA: 50 Marks

**End-Sem : 50 Marks**

**Course Objectives:**

1. To study types of bank lending.
2. To understand various procedural aspects of bank lending.

**Course Outcomes:**

1. It will give students in-depth knowledge about procedures of bank lending in India.
2. It will give better insight to practical banking.

**Course Contents**

Chapter 1	RETAIL AND WHOLESALE LENDING	15lectures
	1.1 Retail Lending: Home Loans, Vehicle Loans, Personal Loans, Overdraft 1.2 Wholesale Lending-Working Capital Finance, syndicated Loans, Consortium Lending 1.3 Loans to Priority Sector 1.4 Lending by Banks in India – RBI Guidelines	
Chapter 2	LOAN DOCUMENTATION	15lectures
	2.1 Loan Documentation: Meaning and Importance 2.2 Steps involved in Documentation 2.3 Registration of Documents 2.4 Renewal and Revival of Time Barred Documents 2.5 Monitoring and Follow Up of Loans: a. Pre-disbursement Care b. Post-disbursement Care	
Chapter 3	REPAYMENT AND RECOVERY OF LOANS	20 lectures
	3.1 Repayment Procedure- Recovery of Loans – NPA Management- Follow Up- One Time Settlement- Recovery Camps- Lok Adalat- Debt Recovery Tribunal - Asset Securitization and Asset Reconstruction 3.2 Securitization and reconstruction of Financial Asset 3.3 Enforcement of Security Interest( SARFAESI) Act, 2002 – Important Provisions	
Chapter 4	Banking Ombudsman Scheme -2006	10 lectures
	a. Objectives of Banking Ombudsman Scheme -	

	2006 b. Important Definitions: Banking Ombudsman , Appellate Authority, Authorized representative, Complaint, Secretariat c. Appointment and Tenure of Ombudsman d. Power and Duties of Ombudsman e. Procedure for Redressal of Grievance	
	Total	60 lectures

### Recommended Books:

1. Bhattacharya Hrishikesh(2011), Banking Strategy, Credit Appraisal and Lending Decisions , Oxford University Press
2. IIB, Indian Financial System and Commercial Banking
3. Chatterjee Arun(1994) , Bank Lending- Law and Practices- Part I and Part II, Skylark Publications
4. The Chartered Institute of Bankers, Bankers Lending Techniques
5. Indian Institute of Banking and Finance (2021), Legal and Regulatory Aspects of Banking, Macmillan Education
6. Indian Institute of Banking and Finance(2019), Principles and Practices of Banking , Macmillan Education
7. Indian Institute of Banking and Finance(2018), Bankers' Handbook on Credit Management , Taxmann Publications
8. Murali S. and Subbakrishna K.R.(2015) , Bank Credit Management, Himalaya Publishing House
9. Indian Institutes of Bankers, Laws and Practices Relating to Banking
10. Reserve Bank of India- Annual Report
11. Reserve Bank of India- Monthly Report
12. Reserve Bank of India -Trends and Progress of Banking
13. Journal of Indian Institution of Bankers

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 Major Electives-II

**Course Code:** 23CoBafP222

**Course Name:** Risk and Insurance Management

**Teaching Scheme:** TH: 4 Hours/Week

**Credit:** 03

**Examination Scheme:** CIA: 50 Marks

**End-Sem:** 50 Marks

**Course Objectives:**

1. To introduce basics of insurance.
2. To provide in-depth knowledge about risk management and insurance.

**Course Outcomes:**

1. It will help students understand working of insurance companies.
2. It will enable students understand the risk factors in insurance.

**Course Contents**

Chapter 1	INSURANCE COMPANIES	15 lectures
	1.1 Insurance-Definition and concept 1.2 Loss, chance of Loss, Peril, Hazard and Proximate Cause 1.3 Types of insurance companies 1.4 Other legal forms of Insurance Companies	
Chapter 2	INSURANCE REGULATION	10lectures
	2.1 Insurance Regulatory Act 2000 ( India) 2.2 Insurance Regulatory and Development Authority	
Chapter 3	INSURANCE PRICING	10 lectures
	3.1 Pricing objective 3.2 Types of Rating 3.3 Rating consideration 3.4 Rate making in General Insurance	
Chapter 4	RISK MANAGEMENT	10 lectures
	4.1 Risk management function 4.2 Risk management process 4.3 Risk management in Insurance companies 4.4 Evaluation of risk in Insurance Services	
Chapter 5	THE INSURANCE MARKET: THE ECONOMIC PROBLEM	15 lectures
	5.1 Economic Theory- Supply And Demand, Historic Problems 5.2 The Insurance Consumer-Consumer's choices, Company, Agent or Broker, Policy, Amount and Price	

	5.3 Consumer Protection: the role of courts, the law and insurance commissioners.	
	Total	60 lectures

**Recommended Books:**

1. Avadhani V.A. (2007), Marketing of Financial Services, Himalaya Publishing House, New Delhi
2. Dorfman S. Risk Management and Insurance(2012), Eastern Economy Edition, PHI Learning Private Ltd.
3. Gurusami S.(2017), Banking Theory Law and Practice, Vijay Nicole Imprints
4. Pathak Bharati P. (2022), Indian Financial System, Pearson Publication
5. Srivastav D.C. and Srivastava Shashank(2001), Indian Insurance Industry – Transition and Prospects, New Century Publication
6. Insurance Regulatory and Development Authority Act
7. Law Commission of India