



# **PG CERTIFICATE PROGRAMME in ADVANCED BANK MANAGEMENT**

**Developing Leadership Pipeline**



# About the NIIT University (NU)

NIIT University is a not-for-profit institution, established under Section 2(f) of UGC Act and notified by Govt. of Rajasthan u/a 5 of 2010. The University is sponsored by NIIT Limited, an acknowledged institution in learning content development and the application of IT to enhance learning. NIIT Imperia uses synchronous learning technology to deliver Executive Management Education across India.

Nestled in Aravalis at Neemrana on Delhi-Jaipur Highway, NIIT University (NU) conducts courses in IT, banking, finance, insurance, communication skills and management. The University has been offering customized MBA programme in the area of bank management and currently the 8th batch is in the campus. The University uses Synchronized Learning Technology in teaching so that the time in the campus is optimally utilized. It maintains a financial research laboratory where students and faculty work on projects for the banks. These will be used effectively in offering new courses to the banking and finance sector.

## Core Principles of NIIT University

### I: Industry-Linked

Extensive connectedness with industry is the hallmark of NIIT University because of the focus on building great careers.

### II: Technology-Based

NIIT University believes in using cutting-edge technology in all activities to improve transparency, convenience and to sharpen student's professional skills.

### III: Research-Driven

At NIIT University, creating knowledge starts from Year 1. Minds trained to approach every problem with the insight of a researcher are needed in today's complex and fast-changing 'knowledge society'.

### IV: Seamless

Seamlessness is an all-pervasive concept that manifests across NIIT University programme structure, curriculum, academic operations, regulations, teaching-learning strategies, modes of education delivery and external linkages.

## Vision

To be the role model of learning, research, innovation and sustainability, for the knowledge society.

## Mission

- To deliver distinctive education through the pioneering use of technology.
- To develop superior talent through partnerships with industry and society.
- To promote research, discovery and entrepreneurship through collaborative action.
- To build responsible citizens of the world, by instilling a culture of seamlessness in all facets of life.

## The NU Centre of Excellence in Banking & Finance

One of the four guiding principles of NIIT University is being industry relevant. NIIT University has successfully worked to achieve this by forging meaningful alliance with the banks. In order to take this aspect further the university has established a centre of excellence in Banking & Finance with the following VISION and objectives.

### VISION

To be the Preferred Centre for Management, Executive and Professional Education in Banking and Finance

### The Objective

To offer industry relevant and high quality management and executive development courses in the area of banking, finance and managerial excellence both to the fresh entrants to the field and persons already employed or engaged with the sector.

To use education technology to offer seamless executive education for reskilling the executives

### The Advisory Committee

The centre is guided by an eminent advisory committee which consists of many industry experts.

### The Director of the Centre

Dr.R.Bhaskaran is the Director of Centre of excellence Banking & Finance in the University. He has, previously, worked in Bank of India and NABARD for over 29 years and rose up to the level of Chief General Manager in NABARD. He has expert level experience in aspects such as Treasury, Project appraisal, resource management, Balance Sheet Management and policy making for cooperative banks. He was in charge of World Bank funded project on strengthening credit delivery system, for 6 years and worked closely with commercial and cooperative banks in their day to day banking operations. Further he has worked as Joint Director/Director BIRD and more recently as CEO of Indian Institute of Banking & Finance and has more than 13 years of experience in banking education and training. He has authored three books in the area of investment banking, risk management and Kisan Credit Card and five working papers. During his tenure IIBF published more than 50 books on banking. He has edited and contributed modules on many of them. He has presented many papers in national and international seminars. He has designed and conducted a large number of national and international training programmes in subjects such as Risk Management, Treasury, Project Appraisal, Co-op Banking and Trainers Training. He has conducted risk management workshops in Nepal and Papua New Guinea and has conducted Advanced Bank Management/Diploma courses in India and abroad. Dr Bhaskaran is credited with the phenomenal transformation of Indian Institute of Banking & Finance and the creation of Leadership Centre in its Kurla Campus. In IIBF he developed five levels of qualifications catering to appropriate competency levels including programmes like certified credit officers, compliance and risk professionals programme, and AMP. He is keen on using education technology and is focused on being industry relevant. He has rich experience as a consultant in India and abroad in the area of treasury, micro finance, business development, cooperative banking and banking education. He has worked in many committees in the area of banking and finance including the recently concluded committee of RBI which looked into the capacity building needs of banks and non-banks in the wake of FSLRC recommendations. His Ph.D is in the area of Kisan Credit Card.

# PG Programme on Advanced Bank Management

Over the last three decades banking has changed a lot in terms of delivery of products and services with a more than proportionate increase in the customer expectations. Among other things it is adoption of technology that has metamorphosed the banking work place and brought about substantive changes in the way of doing banking by introducing new channels of delivery. Simultaneously, banking and finance sector has witnessed explosion of new products, increased speed of delivery and unbridled growth of new financial instruments. Thus in early 2000, banks witnessed heady growth and large scale globalization which resulted in Global Financial Crisis quickly followed by Sovereign Debt Crisis. Even as countries battled to save the banks, it became evident that regulation should be focused more on financial stability and banks need to internalize the regulatory prescriptions more effectively. Therefore, Regulation, Compliance and Governance have moved center-stage of banking.

Indian banking is no exception to the above though the GFC and SDC did not impact the banks immediately or directly. However as the corporates were hit because of the melt down banks suffered the aftershock in terms of asset quality and higher CDRs. Today Indian banks are faced with the need to raise their business management skills to a higher plane and also catch up with their international counterparts in terms of products, capability to manage risks and continue to grow.

Indian Banking story, in the last three decades is one of steady growth and expansion. If the key to growth between 70s and 90s was nationalization and branch expansion, it was technology and product innovation that sustained the pace of growth later. Early 90's should be remembered as the watershed period which witnessed the launch of financial sector reforms and the arrival of tech savvy new private banks. Today, despite catching up fast in the adoption of banking technology equivalent to others, PSU banks do not dominate the scene as much as they did in the past. The banking pie is keenly sought by PSU banks, new private sector banks, foreign banks, NBFC and in the not so distant future there will be more competition with the arrival of payment banks and small banks. In this milieu, banks have to adapt fast to the new realities. Despite the enormous influence of technology, banking continues to be a matter of relationship, be it selling products or financing big corporates. It is only the quality of people in the bank that decides which bank is ahead. Banks need to continuously reskill their staff as also managerial competence.

The last few years have witnessed recruitment of a massive scale in the banking industry to augment Human resources. Even as these people fill up the front line and sales function there exists a gap in the higher levels of hierarchy which is increasing as more people superannuate. A close perusal of data on staff strength shows that despite massive recruitment in the recent years the staff strength with PSU banks is almost the same level it was in early 90s though the balance sheets have grown multiple times.

Khandelwal committee and the RBI's Committee on Capacity Building under the aegis of FSLRC have therefore highlighted the need to reskill the staff for modern banking and also develop management skills with the staff to take up middle and top management responsibilities.

The Post Graduate Certificate programme in Advanced Bank Management is a unique executive education course offered by the Centre of Excellence in Banking and Finance of the NIIT University with a singular focus developing the existing staff in the banking and finance sector, so that they can be good middle and senior management level officials with the banks and finance institutions. The Post Graduate Certificate programme in Advanced Bank Management has been designed based on discussion with the industry and academia, such that it will facilitate the students to acquire appropriate management skills needed to shoulder higher responsibilities as also have good career growth in the banking and finance sector.

## About the Programme

- This is a management programme offered to the executives working in the Banking and financial sector with a focus on developing their overall perspectives and managerial abilities that will enable them to manage at senior positions in the banking and finance organizations.
- The course will have an emphasis on managerial competency and cover all important aspects of banking and also issues such as strategy, governance, etc.
- The courses will be taught by expert practitioners and academicians. There will be ample opportunities for group learning and peer to peer consultations.

## Expected outcome of the programme

On successful completion of the programme, the participants will:

- be able to perform efficiently at higher positions in the organization.
- demonstrate advanced skills for handling emerging challenges.
- possess managerial and team building attributes.
- have enriched all round knowledge of banking and finance.

## The programme covers:

- National and international architecture of banking / finance industry.
- Perspectives on risk management tools / skills.
- How to manage customer Relationship.
- Corporate Governance, Compliance and Control issues in banking.
- Case analysis to induce creative and lateral thinking.
- Communication and team management skills.

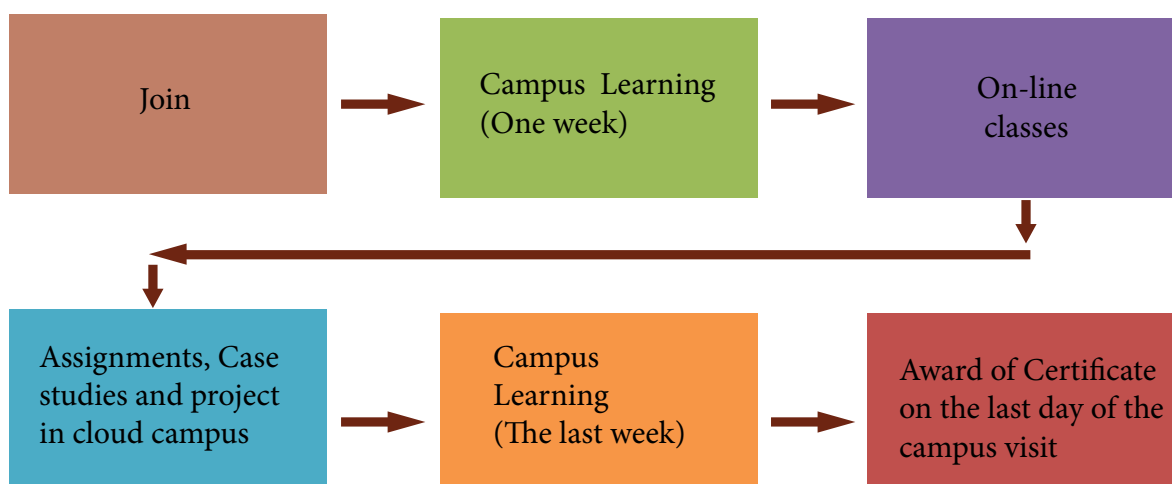
## Unique Delivery

The programme will be delivered in student friendly and cost effective manner using a mix of campus, synchronous learning technology (virtual class room) and cloud campus.



The course begins with a one week campus classes followed by virtual class in a place nearer to the candidate's place of work in the evenings or week end. During the same time, the candidate will have access to reading material in the cloud campus and will also take assessment tests in the cloud/ SLT. This will be followed by another visit to the campus to complete the programme and receive the certificate.

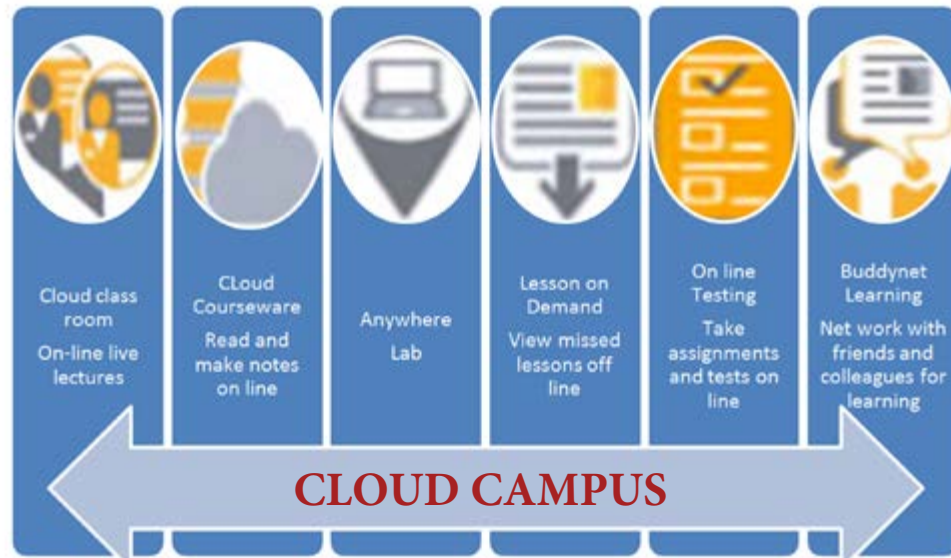
Successful candidates will receive a PG Certificate in Advanced Bank Management. The candidates will be able to carry on the credit earned in the courses, if they wish take up Diploma or MBA degree in the University if eligible otherwise.



This is a blended course and will enable the candidate to pursue a management programme while being active in the job. It encourages cross-culture learning and helps the participants to keep abreast of latest changes in the sector. This, being a University programme, is an excellent opportunity for continuous professional development, which will be helpful in enhancing career growth.

# Cloud Campus

For the delivery of this course NU will be using its campus and NIIT's Cloud Campus. The cloud campus leverages the power of Information Technology through active implementation of Cloud Computing technology in education. It gives learners the convenience and flexibility of learning, anytime and anywhere. Cloud Campus offers services under the following categories:



## Cloud Classrooms

Cloud Classrooms enable you to learn by interacting not just with faculty at your centre, but also with experts from across India. Live, interactive classrooms are powered by Synchronous Learning Technology, a real time communication tool that facilitates live interaction between faculty and learners. This way, you can direct any questions you have to your faculty, who will answer them in class itself.

## Cloud Courseware

Gives you access to content, secured to your netbook, laptop or tablet. It allows you to make highlights, create annotations, take notes and share them with your faculty and classmates. Its dynamic nature allows NIIT to send you plug-ins to include new content or reading material needs.

## Anywhere Lab

Anywhere Lab allows you to practice the application of concepts you have learnt in class, no matter where you are. The hint system lets you seek help while solving problems. In addition to this, you can also chat with experts to seek answers to your queries. To complete the learning process, you get tested on the concepts learnt at home during your Machine Room sessions at the NIIT Centre.

## Lesson on Demand

Download lessons to catch up on classes you have missed and revise previous lectures from anywhere.

## Online Assessment

At the NIIT Cloud Campus, you can continuously improve your performance with online practice tests. These include cycle tests, review tests and sample tests for preparation.

## BuddyNet Learning

BuddyNet Learning lets you hang out with the best learners on the cloud to boost your scores. You can solve group assignments using services like blogs, discussion forums, group chats, groups.

## Pedagogy

- Lecture
- Case method
- Simulation of business operations
- Individual/group learning
- Project Work
- Interactive sessions with the industry players/regulatory authorities.

## Eligibility Criteria

- Graduates from a recognized University in any discipline, and
- 5 years of working experience at appropriate level in banking and financial sector as on 01 June 2015

## Selection Procedure

- Sponsorship / Nomination / Recommendation is welcome
- Candidates will be selected on the basis of their qualification, experience and the application details. In case of need the University will have a telephonic interview with the candidates.

## Programme Duration

The duration of the course is for 6 months.(two terms of 3 months each)

## Award of Certificate

After completion of the course work and passing of the examinations, candidates will be awarded a PG Certificate having qualified in Advanced Bank Management .The criteria for awarding certificate will be as under:

## 1.Evaluation

There will be at least three evaluation components in each course, consisting of assignments, projects, quiz, test, class participation etc. A comprehensive examination (online) shall be conducted at the end of the course.

The candidate will be awarded the PG certificate in Advanced Bank Management if the number of 'E' grades is not more than one and maintains a minimum CGPA of 5.00.

## 2.Attendance

The course curriculum is delivered through three delivery modes:

- i. Face-to-face on-Campus
- ii. On-line synchronous lectures
- iii. Asynchronous : Recorded lectures and self-study modules

Students are expected to have 100% attendance in all modes. But if there are justifiable compelling reasons for not being present during on-line synchronous lectures, students are expected to inform the Professor ahead of scheduled lecture if possible or at the earliest. Normally, such absence is not expected to be more than 10% of the number of lectures.

## Course Fee

Rs. 1,40,000/- per participant. The fee is payable as under

	Early Applications till 30 <sup>th</sup> June 2015			Regular Applications after 30 <sup>th</sup> June 2015		
	Last Date	Full Payment	Instalment	Last Date	Full Payment	Instalment
Application	30-06-2015	Rs.10,000	Rs.10,000	26-07-015	Rs.10,000	Rs.10,000
Registration & Instalment I	31-07-2015	Rs.1,20,000	Rs.45,000 (15 <sup>th</sup> July 2015)	31-07-2015	Rs.1,25,000	Rs.45,000
Instalment II	30-09-2015		Rs.45,000	30-09-2015		Rs.45,000
Instalment III	31-11-2015		Rs.40,000	31-11-2015		Rs.45,000
Total		Rs.1,30,000	Rs.1,40,000		Rs.1,35,000	Rs.1,45,000

Fee covers all classes at NU, NIIT Imperia, access to material in the cloud, recorded lectures, the stay and food in the NU Campus, reading materials etc. and pick up and drop at New Delhi Station or Airport.

## Refund

In case the applicant is not selected, the fee paid alongwith the application (Rs. 10,000) will be refunded. There will be NO refund if the candidate is selected but does not join.

## How to Apply

The candidates should apply online by visiting <https://nucleus.niituniversity.in/abmp/Login.aspx> and follow instructions contained there in

### Important Dates

Activity		Early Application	Regular Application
Last date of accepting Application		June 30, 2015	July 26, 2015
Interview for admission will be complete by		July 02, 2015	July 28, 2015
Final Declaration of admission results		July 02, 2015	July 31, 2015
Payment of fee	Instalment I	July 15, 2015	July 31, 2015
	Full Fee	July 31, 2015	
Candidate's arrival at the campus		August 9, 2015	August 9, 2015
Commencement of programme		August 10, 2015	August 10, 2015
Last date for Payment of Instalment II		30th September 2015	30th September 2015
First Term ends		7 <sup>th</sup> November 2015	7 <sup>th</sup> November 2015
Second Term starts		8 <sup>th</sup> November 2015	8 <sup>th</sup> November 2015
Last date for payment of Instalment III		31 <sup>st</sup> Nov 2015	31 <sup>st</sup> Nov 2015
Second Campus Visit		31 <sup>st</sup> Jan 2016	31 <sup>st</sup> Jan 2016
Second term ends		6 <sup>th</sup> Feb 2016	6 <sup>th</sup> Feb 2016

### List of NIIT Imperia centres in India:

- North:** Delhi/ N C R: Gurgaon, South Ex, Connaught Place, Noida, Rajouri Garden, Greater Noida, Pitampura, Faridabad, Preet Vihar, Janakpuri, Dwarka, Ghaziabad, Allahabad, Jaipur, Dehradun, Kanpur, Lucknow, Chandigarh, Varanasi
- West:** Ahmedabad, Indore, Bhopal, Vadodara, Mumbai: B K C, Borivali, Andheri West, Thane, Kalyan, Ghatkopar, Vashi, Vikhroli, Pune: Deccan, Hadapsar, Kothrud
- East:** Kolkata, Bhubaneshwar, Guwahati
- South Zone:** Bengaluru: Koramangala, Jayanagar, Yelahanka, Bommanahalli, Malleshwaram, Chennai: Numgambakkam, Sholinganallur, Adyar, Anna Nagar, Hyderabad: Mehdiapatnum, Secunderabad, Basheerbagh, Habsiguda, Kukatpalli, Coimbatore, Nagpur, Mysore, Mangalore, Trivandrum

# Programme Architecture

Term –I			
SN	Course Code	Course Name	Total No. of Hours
1	BF 401	Overview of Banking Trends and Prospects	30
2	BF 411	Banking Technology &IT Security	30
3	BF 421	Financial Statement Analysis and Credit Appraisal	30
4	BF 431	Economics for Bankers	30
5	BF 441	Quantitative Techniques and Business Analytics	20
6	BF 451	Managing and Leading Teams	30
7	BF 461	Bank Management Project I	20
		Total-Term I	190
Term –II			
SN	Course Code	Course Name	Total No. of Hours
1	BF 402	Credit Portfolio Management	40
2	BF 412	Treasury and Investment Management	30
3	BF 422	International Banking and Finance	20
4	BF 432	Risk, Regulation and Compliance	40
5	BF 442	Retail Banking & Marketing of Financial Services	30
6	BF 452	Strategic Management & Governance	30
7	BF 462	Bank Management Project II	20
		Total-Term I	210
		Grand Total	400

# Faculty Profile

## Prof. Arun Kumar

Designation : Associate Professor  
Area : Management  
Qualification : MBA (Finance), CAIIB, EPGP (IIM Indore)  
Email ID: Arunk@niituniversity.in

## Dr. Deepak Khanna

Designation: Associate Professor  
Area: Management  
Qualification: B.Tech (IIT-Kanpur)  
MBA, Ph.D [In Body Language] [Rajasthan University]  
Email-Id: Deepak.Khanna@niituniversity.in

## Prof. D. K. Gupta

Designation : Visiting Professor (Ex-GM State Bank of India)  
Area : Banking (SME & Operations; on SBIs National pool of trainers)  
Qualification: B. Tech (Chemical) IIT, Kanpur  
CAIIB  
Email ID: dkgupta\_bpl@yahoo.com

## Dr. Kapil Pandla

Designation: Associate Professor and Area Director  
Area: Management  
Qualification: Ph. D. (Organisational Behaviour), MDS University,  
MBA (HR and Marketing Management), MDS University  
Email-Id: Kapil.Pandla@niituniversity.in

## Prof. Prashant Verma

Designation : Assistant Professor  
Area : Management  
Qualification : M. Sc. (Statistics), PGDCS  
Email Id: prashant.verma@niituniversity.in

## Dr. Raj Kovid

Designation : Associate Professor  
Area : Management  
Qualification : Ph. D, M.Com, PGDBM  
E-Mail ID: Raj.Kovid@niituniversity.in

### Dr. Sankarsan Sarkar

Designation : Associate Professor  
Area : Finance  
Qualification : CFA, ICFAI Hyderabad  
MDBA, Symbiosis Institute of Management, Pune  
Advanced Diploma in Management, AIMA, New Delhi  
Ph. D. (Business Administration), AMU, Aligarh  
E-Mail ID: sankersan.sarkar@niituniversity.in

### Dr. Sushil Kalyani

Designation: Assistant Professor  
Area: Finance (Management)  
Qualification: Ph. D. University of Rajasthan, Jaipur  
MBA (Finance), P.G. Dip. In Foreign Trade,  
MA in Business Economics  
Email Id: Sushil.Kalyani@niituniversity.in

### Dr. Shivendra Mathur

Designation : Associate Professor  
Area : Management  
Qualification : Ph.D , MBA (IBS, Hyderabad)  
Email ID: Shivendra.mathur@niituniversity.in

### Prof. V. R. Iyer

Designation : Visiting Professor (Ex-GM Oriental Bank of Commerce)  
Area : Banking  
Qualification : CAIIB, ICWA Intermediate  
Diploma in Treasury, Investment & Risk Management  
Email ID: iyervsr@gmail.com

### Prof. Abhisek Dutta (Co-ordinator)

Designation : Assistant Professor  
Area : Marketing  
Qualification : Ph. D. (Pursuing) [IFHE University, Hyderabad]  
MBA [IBS, Hyderabad] UGC-NET Qualified  
Email ID: Abhisek.dutta@niituniversity.in



## Infrastructure

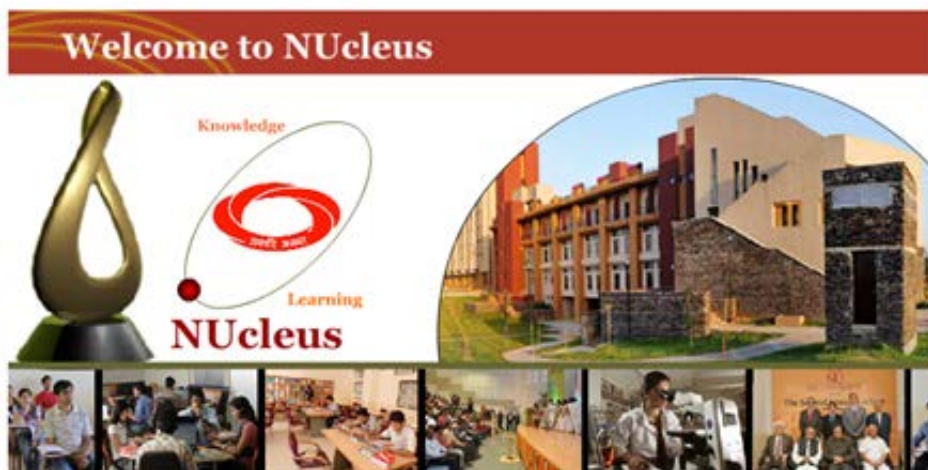
### Green Campus

The 75-acre NIIT University campus is nestled in the Aravali range in Rajasthan, considered to be the oldest fold mountain range in the world. NIIT University Campus demonstrates that financial sustainability can go hand in hand with environmental sustainability. This is the integral binding force around which NIIT University has been created.



## Information Technology

NU has a full-featured online learning portal, where students can access digital content uploaded by faculty, they can submit online assignments and take online quizzes. University constantly increase the content available to students via the portal, including some select lecture recordings. Moreover, new digital library software will be being implemented sooner, which will allow students to access digital content, uploaded by all faculty members in any subject area.



## Auditorium



## Library

The library at NU emanates the ethos of the University. It is a major attraction for students as not only does it offer a variety of academic information, it also stimulates the intellectual pursuit of students in a lovely ambience. Library is open from morning till late evening and even till mid-night during examinations. Apart from books on technical subjects related to discipline and courses, it houses books of general interest, magazines and daily newspapers. Well equipped with more than 113 journals in print, both national and international, the library supports the research needs across varied disciplines. The library has also joined EBSCO which enables the students to access the journals online for finance and management.





**Contact us for further details:**

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