

**BARODA MANIPAL SCHOOL OF BANKING**

**POST GRADUATE DIPLOMA IN BANKING AND FINANCE**

**PROGRAMME PARTICIPANTS HANDBOOK**

## **PROGRAMME DETAILS**

### **Introduction**

Bank of Baroda and the Manipal Group have joined hands to set up Baroda Manipal School of Banking (BMSB) to cater to the needs of training the personnel of Bank of Baroda. A special one year programme has been developed to train the newly recruited probationary officers of the Bank. On successful completion of the programme the programme participants would be awarded Postgraduate Diploma in Banking and Finance by the Manipal University.

### **Aim of the Programme**

The thrust of training is to impart functional knowledge of general management and specialized knowledge of banking related subjects. Programme participants i.e. the Trainee Officers are put through a very rigorous training with emphasis on application of knowledge and overall development of personality. The training at BMSB is supplemented with practical training at the Bank's branches.

### **Admission to the Programme**

1. Eligibility for the programme is Graduation (in any discipline) in accordance with the regulations as framed by the Bank from time to time.
2. Age of the candidates as stipulated by the Government of India / Bank of Baroda from time to time.

Candidates are required to go through a selection process laid down by the Bank. It comprises of a written test, group discussion and a personal interview. Only candidates selected and sponsored by the Bank are admitted to the Programme at BMSB, Bangalore.

### **CURRICULUM DESIGN**

The programme would be of one-year duration comprising four terms. The first three terms would be conducted at the BMSB and the fourth term would be devoted to internship to be pursued at nominated branches/offices of the Bank of Baroda. The duration of each term will be twelve weeks.

The breakup of time available for formal study is as follows: -

- (a) No. of working days in a week: 5
- (b) No. of sessions (1 hour & 15 Minutes) in a day: 6
- (c) No. of sessions per week: 30 sessions of class contact inclusive of practicals and lab work.
- (d) No. of sessions per term: 300 sessions of class contact, practicals and lab work + 100 hours of eLearning and practice
- (e) No. of subjects per term: 8
- (f) No. of sessions per subject per term: as per credits assigned

Note: Some of the sessions may be devoted to tests – both internal and end term.

### Course Credits

Credits have been assigned to each course based on the hours of study/learning and other associated activities like case studies, tutorial discussions, case-presentations, lectures, library work and practical-work in laboratories etc. The credits assigned to each course are as given below.

#### First Term

#	Subject	Subject Code	Theory	Practicals	Total Credit
1	Managerial Communication I	PAB601	2	0	2
2	Behavioural Program I	PAB603	2	0	2
3	IT in Banking	PAB605	1	1	2
4	Managerial Economics	PAB607	3	0	3
5	Business Mathematics and Statistics	PAB609	2	0	2
6	Accounting and Financial Management	PAB611	2	0	2
7	Basics of Banking	PAB613	2	0	2
8	General Management	PAB615	3	0	3

#### Second Term

#	Subject	Subject Code	Theory	Practicals	Total Credits
1	Managerial Communication II	PAB602	2	0	2
2	Behavioural Program II	PAB604	2	0	2
3	Receipts and payment systems in banks	PAB606	2	0	2
4	Banking Laws	PAB608	2	0	2
5	Basics of Lending	PAB610	3	0	3
6	Banking – Allied Services	PAB612	2	0	2
7	Banking Environment	PAB614	2	0	2
8	Development Banking	PAB616	3	0	3

#### Third Term

#	Subject	Subject Code	Theory	Practicals	Total Credits
1	Recovery Management	PAB621	3	0	3
2	Foreign Exchange	PAB623	3	0	3
3	Credit Risk Management	PAB625	3	0	3
4	Trade Finance and Cash Management Services	PAB627	3	0	3
5	Retail Banking	PAB629	3	0	3
6	Financial Planning	PAB631	3	0	3
7	Treasury Management	PAB633	3	0	3
8	Business Analytics	PAB635	3	0	3

#### Fourth Term

1	Project at Bank of Baroda (Internship)	PAB620	0	10	10
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Total course credits

1<sup>st</sup> term 18

2<sup>nd</sup> term 18

3<sup>rd</sup> term 24

4<sup>th</sup> term 10

**TOTAL 70**

## **PROGRAMME CONDUCT DETAILS**

The program objectives will be met by deploying a wide variety of teaching and learning methods including lectures, seminars, group presentations and guided assignments. There will be guest lectures from industry experts including the bank officials.

## **ATTENDANCE REQUIREMENTS**

The requirement of attendance for the complete programme is minimum 90%. Within the remaining 10%, leave of absence may be granted on compassionate grounds with specific permission of the BMSB. However, the Trainee Officers would have to make up for the loss of instruction by self-study.

## **EVALUATION PROCESS**

**Assessment Procedure.** All courses undertaken by the Trainee Officers will be evaluated using a system of continuous assessment. The Trainee Officers will be evaluated on class/tutorial participation, assignment work, laboratory work, class tests and quiz tests which together will constitute the Internal Assessment. In addition, the Trainee Officers will also have to appear for the end-term examination in all the theory and laboratory courses as per the course of study.

Each course will be evaluated for a total of 100 marks: 50 marks for internal assessment and 50 marks for end term examinations to be conducted by the university. The internship project, carrying 10 credits, is evaluated by the Bank Managers and the marks given by them will be considered for grading. There will be no separate internal evaluation.

The detailed procedure of evaluation and award of grades are discussed in the succeeding paragraphs

**Internal Assessment.** The continuous evaluation will consist of several instruments of evaluation like quiz, role play, home assignment, presentations, group discussion etc. and will vary depending on the course.

**End-Term Examinations.** It is mandatory for the Trainee Officers to appear in the end-term examinations to be eligible for evaluation and award of grades. The end-term examination will be conducted by Manipal University. The answer scripts may be evaluated by internal examiners (preferably, the course teacher). Second evaluation by an external examiner will be done as per University rules. However, external examiners may be invited for evaluation of mini project and *viva*

voce for the same at the campus. The end term examinations may consist of both MCQ & descriptive type questions. It is also proposed to have a practical component of evaluation for the IT subject.

If a Trainee Officer does not appear for any end term examination for medical or other genuine reasons (as permitted by BMSB) or if he / she does not secure the requisite grade in his/her first attempt, additional opportunity/ies will be given to appear for the subject along with Trainee Officers of the next batch.

After the 3<sup>rd</sup> term, there will be three months of internship (PROJECT) at the branches of Bank of Baroda which will give practical inputs to the Trainee Officers to make them “first hour first day” ready for taking up the front level responsibilities at the Bank branches without any additional training.

During this internship, for which 10 credits have been allotted, the Trainee Officer will be familiarized with the products and processes of the bank and later he / she will be attached to an operational team and he / she will be getting field work experience during the three months. The mentor to whom the Trainee Officer will be attached will constantly monitor the progress and will appraise the Trainee and will communicate the marks to the BMSB.

### **STUDENT SUPPORT SERVICES**

Apart from the formal classes the students would be provided support for their learning process through the following means: -

- Additional inputs through guest lectures from industry experts/ Bank Officials
- Study materials provided to the Trainee Officers
- Library
- Trainee Officer Learning Forum
- Faculty guidance and support
- E-learning modules provided by the bank.

### **PROJECT WORK**

Programme participants would be expected to work on a library research project during the first two trimesters. The topic for the project would assigned by BMSB. A list of topics would be put up on the website and the Programme Participants would be required to submit three choices by selecting topics from the list. Efforts would be made to assign a topic to the Programme Participant based on his/her choice. Programme Participants would be expected to make a presentation during the third trimester.

### **GUIDELINES FOR DISCIPLINE**

Bank of Baroda is the leader in the country in the financial services sector. Manipal Group is the national leader in the field of education. Therefore, it is imperative that all members of the BMSB maintain the image of the School as a premier professional organisation. It is incumbent upon all to maintain consistent standards of personal conduct. Programme Participants would be expected to maintain proper decorum both in the Academic Block and in the Hostel. They would also be required to behave in a responsible manner when they are outside the School. Suitable instructions on

various issues would be passed on to the Programme Participants from time to time by posting these on the BMSB website or on the BMSB notice boards. All Programme Participants are advised to read these notices regularly. It would be assumed that all Programme Participants have read these notices once these notices have been put up on the website/notice board and have been there for 6 hours. Some of the important points for compliance on issues of general nature are enumerated in the succeeding paragraphs.

Discipline regulation for participants Undergoing training at BMSB is made available to them in the “student zone” of the local server. Besides the Manipal University regulations apply for the examinations.

### **List of Prohibited Articles/Acts**

- (a) Consumption of Alcoholic beverages, cigarettes, tobacco in any form and chewing gum is strictly prohibited in the Campus and also in the Hostel. Programme participants are also not permitted to come to the hotel after consuming alcohol outside.
- (b) Fireworks are not permitted in the campus or the hostel.
- (c) Holi colours are not permitted in side any building. Holi will be celebrated only in open spaces nominated by the authorities.
- (d) Possession, consumption and offering of narcotic drugs in any form is totally prohibited. Any violation will invite severe disciplinary action.
- (e) Stealing or unauthorized possession of items belonging to any other person would be viewed seriously.
- (f) Possession, accessing it over the internet or displaying of any pornographic material in any form will invite severe disciplinary action.
- (g) Mobile telephones are not permitted inside the academic blocks.
- (h) No private conveyance like motorcycle/scooter/car etc is permitted at BMSB.

### **Interaction amongst Programme Participants**

Programme will be attended by both ladies and gentlemen. All gentlemen are expected to show due courtesy to the ladies. Any violation of decorum would be viewed seriously.

### **Punctuality**

Programme participants are expected to be punctual for classes and all other organised activities by the Academy.

### **Dress Code**

Bank of Baroda would issue dress to be worn by all Programme Participants. This dress, as laid down, would be worn for all classes and other organised activities. Till the time the participants are issued with the dress they would abide by the following dress code: -

#### **(a) Gentlemen.**

- (i) Formal office trousers and shirts with a tie. Most acceptable colours for trousers would be black, brown, blue and grey. Preferable pastel colours for shirts.
- (ii) Suits for formal occasions.

(iii) Formal footwear

(iv) Well groomed.

**(b) Ladies.**

(i) Silk or cotton (starched) sari

(ii) Formal western wear (formal trousers/skirts with a top or a jacket) or salwar kameez.

(iii) Formal footwear.

(iv) Well groomed.

## **HOSTEL RULES**

### **General**

There will be separate wardens for the gentlemen's and the ladies' hostels. The wardens would be responsible for the discipline in the hostel and allotment of the rooms. The concerned Warden heads the Hostel Management Committee. The wardens will be assisted by hostel supervisors and other staff who will be responsible for maintenance of the buildings and other assets. In addition, floors in charge would be nominated to join the management Committee who will assist the wardens in the day to day functioning of the hostels. Similarly, a Mess Committee would be formed to assist the warden in smooth running of the hostel mess. Aim of setting up the management committee is to ensure a clean and secure living environment that is conducive for the academic advancement.

Gentlemen are not permitted to visit the floors of the hostels earmarked for the Ladies. Similarly, ladies will not visit the Gentlemen's rooms or the floors occupied by them.

All residents are expected to be properly dressed before they come out of their rooms. They should not be found roaming around in the corridors improperly dressed or with just a towel wrapped around their waist.

### **Allotment and Vacating the Hostels**

Rooms would be allotted to the residents by the warden. The allotment would be valid for the complete duration of the Programme. Residents shall not change over to any other room except with the written permission of the warden.

Residents may be required to shift to other blocks/rooms in organizational interest as and when directed by the hostel authorities.

Residents are advised to check all fixtures and fitments in their respective rooms as per the inventory at the time of occupation.

Residents would be required to vacate the hostel at the time of proceeding for the internship during the fourth trimester. Any damage to the hostel property in their respective rooms would have to be made good by the Residents.

### **Maintenance and Upkeep**

Residents must tidy up their rooms every day before leaving for classes or going out of the hostel. Any request for repair or maintenance should be entered in the registers specifically kept for this purpose with the hostel warden. Residents must bring to the notice of the supervisory staff any failure or breakdown in electric supply.

They should not attempt to repair the defects in the mains or in the distribution system. When leaving their rooms the residents must switch off all lights, fans and water taps. Bed linen would be changed at stipulated intervals by the supervisory staff. Residents are advised not to deface the walls of the hostels by pasting posters etc. Similarly, no alterations of any nature are permitted. The rooms and surroundings must be kept neat and clean. Services of cleaners would be provided by the hostel. Cooking in the hostel rooms is not permitted. Pets of any kind are not permitted in the hostel premises. Feeding of stray dogs and cats or any other animals is not permitted in the hostel premises.

### **Resident's Mess**

All residents would be necessarily required to dine in the Resident's Mess. They would be expected to adhere to the laid down timings.

### **General Conduct**

Playing of loud music and disturbing other residents is not permitted. All residents are expected to maintain the decorum by not disturbing their roommates or their neighbours. Playing of any outdoor games in the corridors of the hostels is not permitted. The Wardens or their representatives may enter any room for verification at any time of the day or night. All residents must return to the hostel latest by 7.30 pm (girls) / 10 pm (boys). Any absence from the hostel at night must be with the specific permission of the warden. Residents are not permitted to allow their rooms to be used by any other person. Visitors must be entertained in the areas specifically earmarked for them. All residents must inform the warden about any disciplinary or other problems concerning them or their roommates/neighbours. No television is permitted to be kept in any hostel room. Residents are advised not to keep any valuables or jewellery etc in their rooms. All expensive items must be kept under lock and key when the residents are not in their rooms. The management will not be held responsible for loss of any valuables. All rooms when the residents are not present must be locked and the key handed over to the security by the last occupant leaving the room. Residents are not permitted to bring any type of private conveyance to the hostel.

### **Complaints and Representations**

All complaints shall be made in writing and addressed to the warden. Residents are not permitted to convene meeting of any sort in the hostel premises without the prior permission of the warden.

### **Medical Help**

All residents would be covered by the medicare scheme of Bank of Baroda. A doctor would be available at appointed hours in the campus.



**Conclusion**

These instructions are by no means comprehensive. Any issue, not expressly provided herein, would rest at the absolute discretion of the BMSB authorities who also reserve the right to modify these instructions. It would be the earnest endeavour of the management to make the living conditions in the hostel as comfortable as possible. Cooperation of the residents would help the management in achieving this aim.

## **GRADING SYSTEM FOR PGDB&F AS PER MANIPAL UNIVERSITY**

**Grading System.** A grade will be awarded to a Trainee Officer based on his/her performance over the term in a particular course. The grades are denoted by the letters A+, A, B, C, D, E, F and I, each of which not only indicates a qualitative assessment of the Trainee Officer's performance but also carries a quantitative (numeric) equivalent called the grade point as given below:

Letter Grade	A+	A	B	C	D	E	F	I
Grade Point	10	9	8	7	6	5	0	0

A Trainee Officer will be deemed to have passed in a course if he/she gets any grade in the range of A+ to E. A Trainee Officer will be awarded 'F' if he / she has failed to obtain the minimum percentage prescribed. A Trainee Officer will be awarded 'I' grade if he/ she has satisfied the attendance requirement and has satisfactory performance in the internal assessment, but has not appeared in the end-term examination after taking permission for abstention.

### **Award of Grades.**

Appropriate letter grades are awarded for those who have appeared for the University Examination based on the scores obtained in the theory and practical examinations. Internal Assessment marks and University examination marks put together will be taken into account for the letter grading system in each subject separately.

A Trainee Officer registers for the university examination but fails to appear for the examination will be awarded an 'I' Grade. If the Trainee Officer fails to score the minimum required 50% marks in the University examination he will be given a Grade 'F', indicating a failure in that subject.

A subject successfully completed cannot be repeated for improving the grade.

Final evaluation of each subject (theory and practical separately) will be carried out on a 10 – point grading system corresponding to the marks obtained in that subject. Each subject letter grade is converted into a specific grade value associated with the letter grade as given below (Table)

### **TABLE**

#### **10 - POINT GRADING SYSTEM**

<b>MARKS RANGE</b>	<b>GRADING</b>	<b>GRADE VALUE</b>
85% and Above	A+	10
75% - 84%	A	09
65% - 74%	B	08
60% - 64%	C	07
55% - 59%	D	06
50% - 54%	E	05
Less than 50%	F	0
Absent	I	0

### **Grade Point Average (GPA)**

The grade points are weighted in accordance with the number of credits assigned to a theory or practical subject and it is a product of credit and grade value. The Grade Point Average (GPA) is the weighted average of grade points awarded to a candidate.

$$\text{GPA} = \frac{\text{Total grade points of a particular term}}{\text{Total number of credits of the term}}$$

GPA for each term will be calculated for those candidates who have passed all the subjects of that particular term of the course.

### **Cumulative Grade Point Average (CGPA)**

The weighted average of GPA's of all terms that the Trainee Officer has completed at any point of time is the Cumulative Grade Point Average (CGPA) at that point of time.

CGPA up to any term will be calculated only for those Trainee Officers who have passed all the subjects up to that term. Generally, CGPA is calculated after the successful completion of the entire PGDBF course.

$$\text{CGPA} = \frac{\sum (\text{GPA of each term} * \text{Corresponding number of credits})}{\text{Sum of the entire course credits}}$$

After the results are declared, grade cards will be issued to each Trainee Officer, which will contain the list of subjects for that term and the grades obtained by the Trainee Officer.

### **Award of Postgraduate Diploma in Banking and Finance (PGDBF)**

A Postgraduate Diploma in Banking and Finance will be conferred on a Trainee Officer on successful completion of the programme. However, for the award of postgraduate diploma, a Trainee Officer has to fulfill the following requirements:

- (a) He/she should have appeared and passed all the courses of study as prescribed in the curriculum and should have earned the minimum number of credits & grade specified for the program of study.
- (b) He/she should have satisfactorily fulfilled other academic requirements (as specified in the course of study/ curriculum) like practical training, work visits, seminar, project, attendance etc.

Besides the above, the Trainee Officer has to necessarily complete the e-learning modules (on self-study basis) as per bank requirements and this will be an additional requirement for the purpose of bank's acceptance of the Trainee Officers, though not for the award of diploma.

A Trainee Officer will not be awarded any class or division for his/ her performance in the programme. However, CGPA obtained by him/her will be mentioned in the grade card and certificate to be issued to him/ her. The grades and the equivalent grade points will be mentioned in the grade cards and certificates.