

# ORDINANCE NO. 22

## PGDIB/PGDBM

1. The Diploma Course will be of full time one year duration Diploma in business management will be under the "management" Board of Studies and Diploma in Banking will be under "Commerce" Board of Studies.
2. The above two Diploma courses can be started by Colleges having Post Graduate Teaching in commerce. The maximum number of students in each diploma course will be twenty four, for one, academic year.
3. A Candidate, who after taking his/her Bachelor's degree or Master's degree in at least second class in Commerce, Arts, Social Science, Science Agriculture and engineering faculty of the University or any other Statutory University in India, has completed a regular course of study in an affiliated college or in the Teaching Department of the University for one academic year shall be eligible for appearing at the Diploma examination. Candidates studying for post graduate degrees in commerce and those engaged in Research work in commerce may also join this course simultaneously. Provision of Ordinance No. 6 will apply to the candidates.
4. The examination shall consist of written paper (each carrying 75 marks and internal evaluation of 25 marks in each paper) of three hours duration each and a viv-voce test of half an hour duration for each candidate carrying 100 marks. and Project Report shall carry 200 marks. The candidates will be required to submit two copies of the Project Report through their guide so as to reach the University three weeks before the commencement of the theory examination.
5. Candidate securing at least 40% marks in each written paper and 48% marks in each internal evaluation 48% marks in Project Report and viva - voce taken together and 48% in the aggregate, shall be declared to have passed in second division and those securing 60% or more marks in the aggregate shall be declared to have passed in first division.
6. "A candidate failing in written paper(s) or Project report or vivavoce but securing the minimum 48% marks in the aggregate, will be eligible to appear at the subsequent examination in the at paper(s)" or project report or viva-voce, as the case may be in the subsequent examination only minimum pass marks in the written paper (s), project report or viva-voce, as the case may be will taken into account for arriving at his total aggregate and he will be placed in the division he is entitled to as per para 5 of the ordinance. Provided that such candidates will not find place in the merit list.

# P.G. DIPLOMA IN BANKING

## PAPER - I PRINCIPLES OF BANKING

1. Development and functions of a Bank:
  - (a) credit, Basis of Credit, types of Credit, credit instrument.
  - (b) Evolution of Banking, Definitions function and services of a Bank, creation of credit and its limitation.
  - (c) Resource of the Bank; Capital Investment Policy Bank, Principles of cash reserves, Investment and securities, loans and advance. Precautions in advancing loans.
  - (d) Structure and Organisation of Banking: Unit Banking, Branch Banking chain Banking Group Banking, Its Merits and demerits.
2. Central Banking: Definition necessity Growth of Central Banking. Characteristics of Central Bank, function of a Central Bank. Monopoly of Note issue and control over commercial Bank. Credit Control. Its objectives, Different methods of credit control.
3. Commercial Banks- and its functions in a developing economy.
4. Co-operative and land mortgage Bank: Its functions and Objectives.
5. Term lending: A Changing outlook for term lending due to industrialisation.
6. An assessment and problems of nationalised Banks in India.

# PAPER II PRACTICE AND LAW OF BANKING

1. The meaning and nature of Banking and the functions of a Banker 2. The Banker: Customer relationship, General nature of the relationship, Special features, Legal position of the parties in respect of different types of banks accounts.
3. Various Kinds of Banks Accounts: Opening of a new account Bank Pass Book cheque and paying in slop book, special types of customers Minors married, Joint accounts, limited companies, partnership and non-trading concerns, Precautions to be taken by the banker while opening and operating such accounts.
4. Negotiable Instruments: Cheques bill of exchange and promissory notes, documents analogous to cheques other negotiable instruments, parties to the negotiable instruments, procedure in the case of dishonour.
5. Regular and irregular endorsement: different kinds of crossing and their significance.



6. Payment and collection of cheques and bills - Position of the paying banker, Duties and responsibilities of the paying banker under the law in India, Precaution to be taken while making payments, collection on cheques and bills. Collecting banker's position, his duties and responsibilities protection provided to the collecting banker in India, Collection of bills of exchange.
7. Loans and Advances - Guarantees and Indemnities Advance against Stocks and shares Hypothecation and pledge to goods. Loans to cultivators, General precautions to be taken by the banks.
8. Banking legislation in India - Main provision of the Indian Banking Co. Act. 1949.

**Book Recommended:**

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|---|--------------------|
| 1. Central Banking in India                   | A Raman.           |
| 2. A New Horizon in central Banking           | Sid Mitra.         |
| 3. Banking Systems                            | B.H. Bechart       |
| 4. Central Banking                            | H.M. Decook.       |
| 5. The Economics of Money & Banking           | Lester V Chandler. |
| 6. Principles of Money and Banking            | H.L. Lom           |
| 7. Central Banking in Commonwealth            | Olkhopi obasim.    |
| 8. Evolution of Central Banking in India      | B. Rama Ray.       |
| 9. The Management of Banking Funds            | R.I. Robinson.     |
| 10. Development of Banking funds Since 1949   | K.L. Pandey        |
| 11. Reserve Bank of India Bulletin            |                    |
| 12. Annual reports of IF, IBRD & IDA          |                    |
| 13. Annual Reports of IDBI                    |                    |
| 14. Journal of Indian Institution of Bankers. | G.P. Gupta         |
| 15. The R.B.I and Monetary Management         | S. Muranjan.       |
| 16. Modern Banking in India.                  | S.G. Panaudhir.    |
| 17. Banking in India                          | K.L. Pandey.       |
| 18. Development of Banking in India.          | H.P. Shelaon       |
| 19. Law & Practice law of Banking             | H.H. Sheldon.      |
| 20. The Practice of Banking                   | S.R. Dawar.        |
| 21. Law and Practice of Banking               |                    |

**PAPER III COMMERCIAL LAW**

1. Indian Contract Act (Including Bailment, Guarantee, Indemnity and Agency) ~~AK=3757~~
2. Partnership Act. ~~AL=6758~~
3. Sales of Goods Act. ~~AM=1720~~
4. Negotiable Instrument Act. ~~4682~~

**Book Recommended.**

- |                  |        |                            |                 |
|------------------|--------|----------------------------|-----------------|
| 1. Davar         | A-1661 | Mercantile Law             | <del>8703</del> |
| 2. M.C. Shukla   |        | Mercantile Law.            |                 |
| 3. A.K. Banerjee |        | Indian Mercantile Law.     |                 |
| 4. R.R. Gupta    |        | Commercial Law             |                 |
| 5. B.I. Roy      |        | Elements of Commercial Law |                 |

**PAPER IV BANK ACCOUNTS** ~~AK=3758~~

Double Entry system of Book keeping, Journal Ledger, subsidiary Books. ~~A-1662~~ ~~AL=6754~~ ~~AM=1721~~

Bank Reconciliation Statement, Bill of Exchange. ~~4683~~

Trial Balance; Final Accounts with adjustments. ~~8703~~

Account of Banking Companies, Reserved and Funds.

**PAPER V METHODOLOGY & CALCULATION OF**

~~AL=6755~~ **FOREIGN EXCHANGE.** ~~AK=3759~~

Foreign Exchange Bank - its functions The role to foreign Exchange Bank in a developing Economy. ~~4684~~ ~~AM=1722~~

Balance of payments: Various methods of payments in international trade, foreign Exchange and rate of exchange determination of foreign exchange rates, Purchasing. ~~A-1663~~ ~~8704~~

Power Parity theory - Fixed and Variable exchange rates, Factors affecting fluctuations Method & Machinery of control of rate fluctuations foreign exchanges control.

Exchange arithmetic relating to transaction generally conducted by exchange bank selection of buying and selling rate Fixation of rates for various exchange transactions Ready forward Option Swap etc Adjustment of rates of Cover profits changes.



**Books Recommended**

1. Manual of Foreign Exchange H.E. Evitt.
2. A Text book on Foreign Exchange P.Einziti.
3. Foreign Exchange Arithmetic V.V. Keshkamat.
4. Principles and Arithmetic of Foreign Exchange O.S. Ramamurty.
5. Finance of Foreign Trade and Foreign Exchange V.V. Venkatraman.
6. Foreign Exchange and Introduction V.V. Keshkamat.
7. Finance of Foreign Trade and Foreign Exchange G.S. Lall.
8. Finance of Foreign trade and Foreign Exchange B.C. Ajmera.

**Procedure of Internal evaluation for the students of Diploma course of Banking.**

1. Internal evaluation would be a continuous process which may take the form of gradings for class participation and home assignment. Each candidate will be required to (i) Submit two home assignments in the form of two papers concerning each subject and (ii) Participate in class discussion and seminars. On the basis of this grading the teacher concerned would prepare the subject wise award lists.
2. The Papers submitted by the students will be returned to the students after evaluation. If the papers are not found upto the standard, the students if he so desires, will be advised to resubmit the paper on the lines suggested by the teacher and the papers then will be finally assessed.
3. The award list, as finalised by the head of the department of commerce of the institute would be forwarded to the University, through the principal of the institute, ordinarily by the 31st March.
4. Distribution of marks between examination and internal assessment will be 75/25.
5. The marks of Internal assessment obtained by student will be carried over towards his subsequent examination in which he appears as ex student if he has obtained more than 48% marks in each internal evaluations.

## COURSE DETAILS FOR P/G DIPLOMA IN BUSINESS MANAGEMENT

PAPER - 1	MANAGEMENT CONCEPTS AND ORGANISATIONAL BEHAVIOUR
PAPER - 2	PORTFOLIO - MANAGEMENT AND TOTAL QUALITY MANAGEMENT
PAPER - 3	HUMAN RESOURCE MANAGEMENT
PAPER - 4	PRODUCTION AND OPERATION MANAGEMENT
PAPER - 5	MARKETING RESEARCH AND CONSUMER BEHAVIOUR

Students will have to visit any industry and prepare a report under the guidance of their head of the department. The "Viva-Voce" will be held immediately after or before the annual Examination.

A. Theory Paper	- 500 Marks
(5 Paper)	
✓ B. Industrial visit report	- 100 Marks
C. Viva - Voce	- 100 Marks
D. Internal Marks for Class activities	- 100 Marks

All students have to give three internal written tests for each theory Paper. Each test will carry 25 Marks and minimum Passing Marks will be ..... 12 for each test. Average of best of the three written papers will be count for annual result of internal evaluation.

- An external examiner will be appointed to conduct the viva-voce by University.
- The report of the Industrial visit will be valued by External Examiner.



# COURSE INPUT DETAILS

## PAPER - 1 MANAGEMENT CONCEPTS AND ORGANISATIONAL BEHAVIOUR

### 1. MANAGEMENT -

Meaning, Concept, Nature and Significance of Management An Overview of Functional areas of management, Function of a Manager.

### 2. PLANNING AND MANAGERIAL FUNCTION -

Planning Concept, Meaning, Process and implementation. Management by Objective, Delegation of Authority, Direction, Control - Nature, Process and Techniques.

### 3. MOTIVATION AND LEADERSHIP -

Motivation - Meaning, Nature, Types and theories of Motivation, Leadership - Concept, Meaning, Feature, theories (approaches) and barriers.

### 4. ORGANISATIONAL BEHAVIOUR -

Concept and Significance, Relationship between Management and Org. behaviour, Organisational Culture - relevance of culture in the changing scenario, Organisational Politics - Impression Management and defensive behaviour.

### 5. ORGANISATIONAL CONFLICTS :-

Sources, Patterns, Levels and types of Conflict. Traditional and Modern approaches to conflict, Reduction of Conflict.

### 6. ORGANISATIONAL COMMUNICATION -

Communication Process, Barriers of effective Communication, Improving and Types of Communication, Concept of two way Communication.

### BOOK RECOMMENDED -

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|--|----------------|
| 1. Principle of Management             | - S.C. Saxena  |
| 2. Principle of Management             | - V.S. P. Rao  |
| 3. The Organisation Behaviour          | - L.M. Prasad  |
| 4. The Organisation Concept            | - Ashish Gupta |
| 5. Modern Business Org. and Management | - S.A. Sekhar. |

## PAPER - 2 PORTFOLIO - MANAGEMENT AND TOTAL QUALITY MANAGEMENT.

### 1. PORTFOLIO - MANAGEMENT -

Concept meaning Objectives, Importance and Various Issues in Portfolio. Revision of Portfolio and Evaluation.

### 2. PORTFOLIO - ANALYSIS -

Estimating rate of return and Standard deviation of Portfolio. Portfolio total Risk, Portfolio, Market, Risk and unique Risk.

### 3. PORTFOLIO PERFORMANCE EVALUATION -

Measure of return, Risk adjusted measure of return, Market timing, Evaluation Criteria and Procedures.

### 4. QUALITY CONTROL AND INSPECTION -

Quality Control - Meaning, Importance and Role of Q.C. in Modern Business. Q.C. techniques, Benefit of Q.Control. Inspection - Concept, types and relation with Q.Control Inspection Management.

### 5. S.Q.C MANAGEMENT -

Statistical Quality Control - Meaning, Objectives and Role in Management S.Q.C. Management Role in Preparation of New Business, Essential Statistical tools to measure it.

### 6. T.Q.M. -

Objectives and Importance, Role in New Business and International Business.

### BOOK RECOMMENDED -

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|-----------------------------|-----------------------|
| 1. Portfolio Management     | - Himalya Publication |
| 2. Portfolio Management     | - Havnes and Massia   |
| 3. Total Quality Management | - S.D. Bagade         |
| 4. Quality Management       | - Miller and Form     |
| Portfolio and T.Q.M.        | - Himalya Publication |



### PAPER - 3 HUMAN RESOURCE MANAGEMENT

1. **PERSONAL MANAGEMENT:** ~~AK-3752~~  
Its evaluation and Present Position, Function of Personnel Division, Selection, Training, Placement, and Development of Personal.
2. **ROLE OF BEHAVIOUR SCIENCE IN MANAGEMENT:**  
Job Satisfaction and Frustration, Individuals behaviour in Organisation, Career Planning and development, Potential Appraisals and development.
3. **SUPERVISION OF PERSONEL:**  
Motivation Communication, Problems of turnover Absentism, Discipline, Productivity and Industrial Peace, Key Feature of M.B.O.
4. **WORKER'S PARTICIPATION:**  
Importance and Role of worker's Participation in Effective Business. Worker's Participation in Management, Role of Collective Bargaining. Main Feature of Collective bargaining.
5. **COMPENSATION TO EMPLOYEES:**  
Importance of wages Policy - Minimum wage, Fair wage and Living wage. Methods of Payment. Time wage vs Piece wage. Profit Sharing - Meaning, Features, objectives.
6. **HUMAN FACTOR IN INDUSTRY:**  
Industrial Psychology - Its Meaning, Scope and Objective, Area Covered by Industrial Psychology. Motivation to employees. Need Satisfaction Approaches, Employees Morale - Measure to build up Morale.

#### BOOKS RECOMMENDED -

- |                                 |   |
|---------------------------------|---|
| 1. HRM                          | - Porwal                                  |
| 2. Personal Management          | - C.B. Mamoria                            |
| 3. Personal Management In India | - Indian Institute of Personal Management |
| 4. Human Resource Management    | - J. R. Rao                               |
| 5. HRD                          | - D.M. Silvera                            |

### PAPER - 4 PRODUCTION AND OPERATION

1. **MANAGEMENT PRODUCTION AND OPERATIONS -** ~~AK-3753~~  
Introduction Historical evaluation of Management through Production - Types of Production Systems - Product design - Process Planning - Production routing and Scheduling.
2. **MATERIALS MANAGEMENT -**  
Functions, Materials Planning and Budgeting, Inventory Control, Store Keeping Objectives and Functions, Purchase Functions and Procedure.
3. **QUALITY CONTROL -**  
Purpose of Q.C. and Inspection. Control Charts and acceptance Sampling. S.Q.C. Control. Advantages of S.Q.C. Maintenance Management, Sales Fore Casting.
4. **PLANT LAYOUT, STORES AND MAINTENANCE -**  
Factory Location and Site Selection Plant Layout and Design. Working Conditions. Duties of Store Keeper, Repair Maintenance, Cost of preventive Maintenance. Location and arrangement of Stores.
5. **OPERATION RESEARCH -**  
Concept and Significance of O.R. Eyaluation of O.R. Operation Research, Models Steps in designing Operation Research Studies.
6. **LINEAR PROGRAMMING AND ITS APPLICATIONS -**  
Gropic Method and Simplex Method. Transportation and Assignment Problems. Criteria of Sharing Strategies. Application areas of PERT and CPM.

#### BOOK RECOMMENDED -

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|---|-------------------|
| 1. Operation Management                       | - Joseph C. Morik |
| 2. Modern Production and Operation Management | - E. S. Datta.    |
| 3. Production and Operation Management        | - S. C. Rao       |
| 4. Production Management                      | - S. C. Rao       |



**PAPER - 5 MARKETING RESEARCH AND  
CONSUMER BEHAVIOUR**

1. **MARKETING RESEARCH** : Meaning and Importance, Role and Scope of Marketing Research, Merits and Demerits of M.R. Special techniques for M.R. M.R. and Marketing information Systems.
2. **PRODUCT AND PROMOTION RESEARCH** : Need, areas of Product research, new Product development, Concept development, Product test and Test Marketing Procedures. Evaluating advt effectiveness Media research, Motivation research.
3. **SALES AND DISTRIBUTION RESEARCH** : Methods of Measuring Market Potential - Sales Control Research - Sales Forecasting. Sales analysis.  
**Distribution Research** - Distribution Cost analysis, Location of Sales representative  
Locating retail outlet and ware house.
4. **CONSUMER BEHAVIOUR** : What is C.B. Why to study C.B. Application of C.B. Role of Marketing in Consumer Behaviour, Market Segmentation and C.B. Principles of Strategic Marketing.
5. **CONSUMER DECISION MAKING PROCESS** : C.D. Making Process, Comprehensive Models of C.D.M. Personal influence and the opinion, Leadership, Diffusion of innovation Process Personality and Consumer behaviour, New product Purchase and repeat Purchase.
6. **C.B. APPLICATION** : C.B. applicable to Profit and Non Profit Service Organisation. Marketing ethics Govt. Policy and Consumer Protection, Consumer Movement, Marketing Opportunities in India.

**BOOKS RECOMMENDED -**

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|-----------------------|-------------------|
| 1. Consumer Behaviour | - Davis Loydon.   |
| 2. Consumer Behaviour | - M.C. Graw.      |
| 3. Consumer Behaviour | - S.C. Mehata     |
| 4. Market Research    | - Tull and Green. |
| 5. Market Research    | - D.D. Sharma.    |
| 6. Market Research    | - G.C. Beri       |