

ADVANCED DIPLOMA IN BANK MANAGEMENT

Economic Analysis

The fundamentals of Economics : Scarcity and Efficiency - Microeconomics & Macroeconomics in brief - Types of economies - Market, Command and Mixed Economies - Macroeconomics : Business cycles - Money and banking - Unemployment & inflation - Interest rate determination and various types of interest rates. Indian Economy (a) Overview of the Indian economy including recent reforms (b) Interaction between fiscal, monetary & exchange rate policies in India - Financial Markets (i) Money Market (ii) Capital Market (iii) Foreign Exchange Market - globalisation and its impact – Challenges ahead - Banking & Finance - current issues.

Business Mathematics

Concept of time Value of Money - Net Present Value - Discounted Cash Flow - Sampling methods - presentation of data - analysis and interpretation of sample data - hypothesis testing – Time series analysis - mean / standard deviation - co-relation - Regression - covariance and volatility - Probability distribution - Confidence interval analysis - estimating parameters of distribution - Bond valuation - duration - modified duration. Linear programming - decision making-simulation - Statistical analysis using spreadsheets. Features of Spread sheet - Macros, pivot table, statistical and mathematical formulae.

HRM in Banks

Fundamentals of HRM, development of HRM in India, Relationship between HRM and HRD, Structure and functions of HRD, Role of HR professional, Human implications of organizations; training and development, attitude and soft skills development, role and impact of training, career path planning and counseling, employee behaviour, theories of motivation and their practical implications, role concepts and analysis, self development., Performance Management and appraisal systems; Reward / punishment and compensation systems., HRM and Information Technology, information and data management, knowledge management.

Credit Management

Principles of Credit Management Credit Appraisal Analyzing Financial Performance - Relationship between items in Balance Sheet and Profit and Loss Account. Trend Analysis, Comparative Statement - Common size Statement, Preparation of projected Financial Statements. - Ratio analysis - Interpretation and analysis of different Ratios, Limitation of the use of ratios. Statement of Sources and Applications of Funds. Structuring a Credit Proposal - Working Capital Concept and Management Appraisal techniques for different constituents - trade cycle - credit rating - Technical and economic feasibility studies - Credit Rating - Rating Methodology - Objectives and benefits of rating - Term Lending – Debt Service Coverage Ratio - Cash Flow Analysis - Cash Budget - Bill Finance - Deferred Payment Guarantee - Credit Scoring - Credit Delivery System - Documentation - Post sanction supervision, Control and monitoring of credit - Consortium finance, Multiple banking, Syndication of loans. Infrastructure financing. Dealing with credit defaults, Stressed assets, Corporate Debt restructuring, SARFAESI, NPAs, recovery options, write-off. Disclosure of the list of defaulters : objectives and procedure. Appraisal methodology for different type of clients / products.

Central Banking in India:

Supervision and Financial Stability

Indian Financial System : Constituents of Indian Financial Markets and their Regulation. Evolution of Bank Regulation and supervision. Financial Stability : Financial Development Vs Financial stability, Risks to Financial stability, Early warning signals and remedial action, Liquidity Management, Regulation and supervision of Banks, Risk Management in Banks, The Basle Norms, Prudential Norms, Effect of liberalisation and Globalisation on Financial Stability, Linkage to International Financial Stability, International standards and codes. Role of Supervisor under Basel-II.

(Note: Based on various syllabi of Indian Institute of Banking & Finance (IIBF) (an ISO 9001:2008 Organisation), which is a professional body of banks, financial institutions and their employees in India

and its Governing Council comprising representatives from Reserve Bank of India (RBI), public sector banks, other banks, financial institutions, etc.)