

PROSPECTUS

KOTAK PROBATIONARY OFFICER PROGRAM

In association with

**MANIPAL GLOBAL
EDUCATION SERVICES
PRIVATE LIMITED**

KOTAK MAHINDRA BANK – PROBATIONARY OFFICER COURSE

1. INTRODUCTION

- 1.1. The Kotak Probationary Officer Course (“Course”) has been set up jointly by Kotak Mahindra Bank (“Kotak Bank”) and Manipal Global Education Services Private Ltd. (“Manipal Education”). The Course has been set up to attract bright young graduates to a career in Banking with Kotak Bank. The complete Course duration will be **12 months**, comprising of **nine month full-time residential Course** which is followed by **three months of internship** in one of the branches at Kotak Bank located anywhere in India. Those who successfully complete this one year intensive Course will be awarded a **Post Graduate Diploma in Banking and Relationship Management** by Manipal University and will be subsequently absorbed as Probationary officers in Kotak Bank in Relationship Roles as the job profile. These relationship roles are the first step towards building a strong pipeline for future branch managers in the system.
- 1.2. The applicants will be selected through a rigorous selection process and given systematic inputs in various areas of banking and management disciplines in order to make them ready Bankers by the time they finish the Course.
- 1.3. The thrust of the Course is to impart functional knowledge on general management and specialized knowledge on Banking related topics and subjects. Students are put through a rigorous **on-campus curriculum spread over 9 months split into trimesters of 3 months each** which emphasizes on application of knowledge and overall development of personality. This is followed by **3 months of intense internship** in any of the branches of Kotak Bank.
- 1.4. Salient features of this one-year Course are as under:
- 1.5. The Course has blended curriculum comprising **classroom inputs, e-learning and on-the-job internship**.
- 1.6. It imparts knowledge and skills in **core banking**, specialized areas in banking besides **managerial skills, etiquette, grooming and language skills**.
- 1.7. The classroom sessions (9 months, trimester pattern) will be conducted at **Manipal Education and internship (3 months) will take place at any of the Kotak Bank branches**.
- 1.8. The students are paid **an educational grant every month** for the 9 month duration of the Course and a stipend during the 3 months internship period.
- 1.9. The students will get **assured employment** with Kotak Bank on successful completion of the Course.
- 1.10. Kotak Bank provides **easy financing of the Course fees** to all students who are selected for the program. However a candidate may choose to fund the program himself/herself.

2. OBJECTIVE and ELIGIBILITY

2.1.Objective of the Course

2.1.1. The Course is an initiative to attract bright graduate students desirous of pursuing a career in banking. Through this course the firm is attempting to create specialist cadre of bankers who have adequate knowledge and skills to cater to the varied needs of the customer. Starting primarily on the sales/ relationship side, the course aims to build a strong pipeline of future middle level managers in the organization.

2.2. Course Curriculum and Structure:

2.2.1. The title of the Diploma is Post Graduate Diploma in Banking and Relationship Management. Applicants joining the Kotak Probationary Officer Course will be enrolled for Post Graduate Diploma in Banking and Relationship Management. It is a UGC approved course and Manipal University awards the diploma. Applicants joining the Course will be trained in various areas of management as well as in the Banking and Finance domain. For details of the Course Curriculum and Structure, please refer to ANNEXURE

2.3. Eligibility criteria for the Course:

2.3.1. The eligibility criteria for applying for admission are:

2.3.2. Qualification:

2.3.2.1. Bachelors Degree in any discipline from a recognized University OR any equivalent qualification recognized by Central Government with 60 % (50% for non engineers) or above marks. Students appearing in final year Bachelor degree exams can also apply subject to their submitting their final Bachelor Degree mark sheet & Provisional Certificate on or before date of commencement of the Course.

2.3.3. Age - Minimum 21 years, Maximum 25 years

2.3.3.1. The applicant should be minimum 21 years and maximum 25 years of age at the time of applying for the Course.

2.4. Course Start date and venue:

2.4.1. Typically, one batch will start in a quarter. Exact dates of the batch start will be intimated on the Kotak website from time to time. The Course will be conducted at the Manipal Academy of banking campus at Bangalore. First 09 months at Manipal Education Campus, 03 months internship at any of the Kotak Bank branches across India and final posting at any Kotak Bank branch across India.

3. SELECTION PROCESS

3.1.Application Process:

3.1.1. To apply for the same:

3.1.2. Visit <http://www.kotak.com/bank/careers>

3.1.3. Go to the Kotak Probationary Officer Program section

- 3.1.4. Click on 'APPLY NOW' and fill in the Application Form available
- 3.1.5. Attach an updated copy of your resume and submit.
- 3.1.6. Application fee of Rs. 500/- to be paid to Kotak Bank for applying for this course. Details of fee payment will be sent via email once the selection process for the batch starts.**
- 3.1.7. Applications submitted through the above process only shall be considered for further processing. In case you have any query on the course please send us an email to kotakpo@kotak.com . (Please do not send applications on this id since applications sent to this id not be considered).**
- 3.1.8. The selection will be through a multi stage selection process comprising:
 - 3.1.8.1. Online Aptitude test
 - 3.1.8.2. Personality Profiling
 - 3.1.8.3. Cultural fit profiling
 - 3.1.8.4. Personal Interview
- 3.1.9. The online tests will be conducted at around 6 locations (Delhi, Kolkata, Mumbai, Hyderabad, Bangalore and Chennai) across the country. There may also be additional test centers in case required. It will be endeavored to give each applicant a test venue closest to his / her place of residence, however Kotak Bank does not guarantee the same.

3.2. Stages of Pre-Selection

- 3.2.1. The venue and center allocated to the applicant will be mentioned in the **Call letter/ e – mail** and the same will be final, no change being permissible in the centre or venue, once allocated.
- 3.2.2. Those selected in the Aptitude Test will get a **Letter of Invitation for interview**, informing the applicant about his/her selection in the interview and details of date and venue for the interview. This will be followed up by another **confirmatory letter** confirming the applicant about the dates and venue and the documents to be carried with him/her to the interview venue. These intimations can be made through e-mail/SMS/ phone.

3.3. Update on the Selection Process

- 3.3.1. Shortlisted applicants will be kept informed on the progress of their application through e – mail / SMS and/or by phone. Announcements and schedule for the completion / initiation of various activities shall be posted on the careers page of the Kotak Bank website (www.kotak.com) and applicants are requested to keep themselves updated of the progress / notifications regarding the selection process by regularly visiting the Kotak website. It will be the responsibility of the applicant to ensure that their e-mail address & mobile numbers provided by them are duly updated and in use.

4. POST SELECTION PROCESS

4.1. **Intimation to Applicants:**

- 4.1.1. The applicants selected in the interview will be intimated through Phone/ SMS/ Email a **Selection Letter** to confirm their interest in joining the Course. Those not selected would be sent a **letter of rejection** by an email. The selected applicants need to confirm by email to kotakpo@kotak.com about their interest in joining the Course. Post which another letter would be issued to the applicants who have confirmed their interest in joining, which is a **Letter of Admission** to confirm to the applicants to come and join the Course at Manipal Education in their Bangalore Campus at a date and time specified in the said letter.
- 4.1.2. Selected applicants will also have to undergo a medical examination to certify their fitness for Kotak Bank's job at the time of their entry into the Course itself. The medical fitness certificate in the prescribed format (Annexure A) needs to be sent to Kotak Bank office (as mentioned in the Selection letter) along with the Course fees. Upon being found medically fit, the applicants will be granted admission into the Course.
- 4.1.3. The applicant agrees to submit the originals of his Xth Std mark sheet, XII std marksheet and Bachelors Degree certificates(all semesters and original degree certificate) to Kotak Bank. The said documents would be in possession of Kotak Bank and will be returned to the applicant only after:-
- 4.1.3.1.1. For those not availed of loan – after 2 years of joining Kotak Bank.
- 4.1.3.1.2. For those availed of a loan – after 4 years of joining Kotak Bank.
- 4.1.3.1.3. For those leaving the Course mid way or leaving employment before the stipulated time (post completion of the Course) – only after the payment of the entire amounts as set out in the Service Agreement.
- 4.1.3.2. In event of any findings by the Kotak Bank post joining the services by the applicant that the certificates produced are forged, fabricated and not genuine, Kotak Bank shall take appropriate action in the matter as it deems fit including cancelling the applicant's appointment or terminating the applicant's services with the Kotak Bank, as the case may be.

5. **COURSE FEE**

- 5.1. Rs.3 lacs + applicable taxes+ refundable Admission Security Deposit of 5000/-. This amount will cover all boarding, lodging and tuition fee expenses for the 9 months classroom Course at Manipal Education. To reserve a seat in the batch, the applicant will have to deposit the below before the start of the Course. In addition to the above, there is a Notional Fee of Rs. 1,00,000/- which shall be borne by Kotak Bank.
- 5.1.1. **Admission Security Deposit** – All applicants when selected for the Course would be required to deposit Rs. 5,000/- as Admission Security Deposit into a designated Kotak Bank Account before being given the Letter of Admission for the Course. The procedure for this will be explained in the Selection Letter issued to the applicant. This amount will

be refunded to the applicant on completion of 90 days at Manipal Education campus. However, if the applicant does not join the Course after confirmation or leave the Course within 90 days of joining, this amount will be forfeited.

5.1.2. **Service Tax** - All applicants who avail of the loan facility from Kotak Bank will have to pay the applicable service tax of the total loan amount taken as advance to Kotak Bank before the loan is sanctioned. The detailed procedure for the same will be explained in the Letter of Admission.

5.1.3. In case where applicant is going for self-funding the applicant will have to deposit the entire Course fees along with the applicable service tax with Kotak Bank before joining the Course at the Manipal Education campus in Bangalore. Detailed procedure for the same would be explained in the Letter of Admission.

6. BENEFIT TO APPLICANT

6.1.1. This Course is in effect a “cashless bridge” for applicants who aspire to get into a Banking career. To pursue this Course, the interested applicants will have to invest Rs. 3 lacs plus applicable taxes. Applicants will have the option of availing a special loan from Kotak Bank which has been specifically designed for this Course. On successful completion of the Course & internship, the students will be absorbed on the rolls of Kotak Bank as Probationary Officers.

6.1.2. The EMIs for the loan, if taken from Kotak Bank, would start once the student joins Kotak Bank in full time employment post successful Course completion (12 months). There would be no recovery of EMIs or interest during the period of the Course . The EMIs post joining Kotak Bank will be spread over a period of 48 months to ensure that there is minimal impact in the monthly earnings once the student joins Kotak Bank as Probationary Officer.

6.1.3. During the course of the 9 month class room inputs at Manipal Education Bangalore each student would be paid a fixed amount of Rs. 2500 / - per month as educational grant.

6.1.4. After the above 9 months campus stay, for the duration of 3 months internship at a Kotak Bank branch, the student would be paid a stipend of Rs. 20,000/- per month.

6.1.5. For the duration of the Course i.e. for 12 months the student will be covered for Rs. 1,00,000/- (Rupees One Lakh only) of Mediciam for self only by special scheme, the premium for which will be paid by Kotak Bank.

6.1.6. On successful completion of 48 months of service with Kotak Bank, Rs. 2,50,000 (Rupees Two Lakh and Fifty Thousand only) would be paid back to the Probationary Officer. All payments are subject to applicable tax laws.

6.1.7. Hence this scheme, in effect, is a total cashless bridge to obtain quality Banking and managerial education in the first place and to obtain entry to a prestigious banking career.

6.1.8. However the applicant also has a choice of self-funding for the Course. If the applicant so wishes he / she can arrange for their own funds to pursue the Course. In case of Self-

Funding, the applicant will have to deposit the entire course fees with Kotak Bank before joining the Course at the Manipal campus in Bangalore. Detailed procedure for the same would be explained to you in the Letter of Admission.

7. LOAN PROCESS

7.1.1. The loan formalities will be centrally coordinated at the Mumbai Head Office (Mumbai HO). The selected applicants will have to complete the loan formalities including signing of loan documents and sending the same to the Kotak Head Office. Details of the formalities to be carried out for availing loan will be intimated in the Letter of Admission.

7.1.2. Loan agreement and such other documents, as required for an individual availing loan from a bank, would have to be signed. There will be no Processing charges but value of stamp paper / stamp duty as applicable or as decided by Kotak Bank will have to be paid upfront for the agreement by the applicant. Details of the same will be mentioned in the Letter of Admission.

8. SERVICE AGREEMENT

8.1. All selected applicants, at the time of their joining the Course itself, will have to execute a Service Agreement. The Service Agreement will cover details pertaining to monies to be recovered in case if the student leaves or is asked to leave during the Course period or post joining Kotak Bank, the Probationary Officer leaves or is asked to leave (whether loan is availed or self-funded).

9. EMPLOYMENT ON COURSE COMPLETION (9 months classroom & 3 months internship)

9.1. **Job Assurance:** All the applicants selected will be given a Provisional offer of employment letter at the time of joining the Course at Manipal Education in Bangalore. Job will be guaranteed on the successful completion of the Course (9 months classroom & 3 months internship).

9.2. For the first nine months when the student is perusing residential class room course at Manipal Education there will be regular interactions with Senior Leadership of Kotak Bank and the student will be exposed to live policies / process / standards etc. of Kotak Bank.

9.3. **Probation Period:** Each student on successful completion of the Course (12 months – 9 months class room inputs, 3 months internship at Kotak Bank branch) will be absorbed as a Probationary Officer in Deputy Manager Grade on the rolls of Kotak Bank. An individual Probationary Officer would have a probation period of one year in which he / she would be expected to perform the duties and tasks assigned to them diligently with adherence to the process, practices and values of Kotak Bank. Post completion of the one year, subject to a minimum performance rating of 2 “Meets Expectations” the Probationary Officer would be confirmed in the services of Kotak Bank.

10. COMPENSATION DETAILS

- 10.1. On joining Kotak Bank as a Probationary Officer post completion of the Course (12 months) successfully as per the criteria laid down, for the first year the Probationary Officer will get a gross annual salary of Rs.3.5 Lakhs. Additionally the PO would be entitled for one time guaranteed Annual Bonus of Rs. 50,000 / - on successful completion of one year of service in Kotak Bank subject to attaining a minimum performance rating of “Meets Expectations”. From the second year onwards the Probationary Officer will move on to the normal bank appraisal cycle.
- 10.2. **Location post completion of Course:** Students joining as Probationary Officers, upon successful completion of the Course will be placed in Branches / offices of the Kotak Bank anywhere in India as per the needs and business requirements of Kotak Bank. No preference for a particular city will be entertained.

11. CAREER PATH FOR PROBATIONARY OFFICER:

- 11.1. Probationary Officers would be placed in Relationship Roles in Kotak Bank on successful completion of the Course. Relationship roles entail sales & service oriented deliveries. A typical career option for resources working in such roles in Kotak Bank would be to move on to the next career level and start handling larger portfolio of clients and subsequently move into a people management role heading an independent Branch as a Branch Manager. Based on the aptitude, interest and performance of the Probationary Officer he / she will also have the option of moving into different roles such as customer service, marketing, credit etc within the various verticals of Kotak Bank.
- 11.2. Movement of roles and grades in Kotak Bank are purely decided on merit and which is a combination of on the job performance of a resource along with the alignment to Kotak Core Values and their demonstration at the workplace. For the first two years when a person joins Kotak Bank he will be required to work in the same role that he joined for.
- 11.3. Post successful completion of the Course leading to grant of a post-graduate diploma in Banking and Relationship Management, the Probationary Officer will also have the option of being enrolled for a UGC approved MBA in Banking and Finance through Manipal Education which can be completed by applicants in 18 months' time in distance education / online instruction mode, while they pursue their career with Kotak Bank.

12. MISCELLANEOUS

- 12.1. **Loan Repayment Process:** The EMI for the 48 month period will be 9,350/- per month assuming commercial rates of interest. But since Kotak Bank which has specifically designed a special loan for this Course an amount of Rs. 2,000/- per month will be paid to him/her in his/her monthly salary as loan interest subsidy.
- 12.2. **Loan Foreclosure :**
 - 12.2.1. A Probationary Officer can foreclose the loan under the following conditions:-
 - 12.2.2. Only once he joins Kotak Bank as a full time employee.
 - 12.2.3. Foreclosure will be allowed only after a minimum repayment of 09 installments of the loan.

12.2.4. Foreclosure will attract an additional charge (which will be 5% of principal outstanding).

12.3. Leave and attendance:

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

12.3.2. In addition:

12.3.2.1. If the student reports to the location of internship/final place of posting beyond the stipulated time intimated to him/her, he/she besides being liable for disciplinary action (including termination) will also not be paid for the number of days of delay in reporting.

12.3.2.2. Kotak Bank reserves the right to amend/modify any clause under the prospectus from time to time. Applicants are requested to keep themselves updated of the amendments/modifications/notifications regarding the same by regularly visiting the website. It will be the sole responsibility of the applicant to ensure that they are updated on the changes from time to time.

13. Dress Code at Campus:

13.1. At the start of the Course, Kotak Bank will issue one time, at its own cost the following set of uniforms to be worn by all students. This uniform, as laid down, would be worn for all classes and other organized activities.

13.2. For Gentlemen -

- 13.2.1. Blazer.
- 13.2.2. Two formal trousers.
- 13.2.3. Two formal shirts.
- 13.2.4. Kotak Branded Tie.

13.3. For Ladies

- 13.3.1. Blazer.
- 13.3.2. Two formal trousers.
- 13.3.3. Two formal shirts.
- 13.3.4. Kotak Branded Scarf.



COURSE CURRICULUM

1. Diploma Title

The title of the Diploma is Post Graduate Diploma in Banking and Relationship Management. This title states that the final qualification that successful Trainee Officers will be awarded if they complete the entire study path (hereinafter referred to as PGDBRM)

1. Company/Industry

Banking in India is undergoing exciting changes with new entrants in the market since banking sector liberalization in the last decade. While adoption of technology has enhanced the customer delight significantly, the aggressive marketing technology has ensured best services at the door steps of customers. The banking reach has increased substantially and RBI's guidance for inclusive banking has helped in bringing large unbanked population into the banking fold. While routine book keeping activities are mechanized, the bank personnel are now required to be specialists in marketing, treasury, credit, risk management and other niche areas. The demand for such skilled work force is therefore quite high from the banking industry.

Kotak Mahindra Bank is a private sector bank which has evinced interest in associating with Manipal Education to train the bank's trainee Officers to take responsibility for running and managing the banking operations in different branches of the bank in India and abroad.

The program is a joint venture of the Kotak Mahindra Bank and the Manipal Group. The program aims to train selected personnel of Kotak Mahindra Bank in order to ensure that they are 'Industry Ready' by the time of completion of the programme. The program is being conducted from the Manipal Global Education Services Bangalore Campus.

The programme is fully residential programme to train selected Trainee Officers of the Bank. 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 rigorous training structure with emphasis on application of knowledge and overall development of personality. The training at the academy is supplemented with practical training at the Bank's branches.

The trainee officers after the successful completion of the PGDBRM, will be posted as Probationary Officers in various branches of the Bank.

2. Eligibility for Admission

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 applicants as stipulated by Kotak Mahindra Bank from time to time.

Applicants 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 applicants selected by the Bank are admitted to the Program.

3. Course Fee

The total course fee is fixed at Rs.3,00,000 (plus applicable taxes) per applicant inclusive of boarding and lodging.

In addition to the above, there is a Notional Fee of Rs. 1,00,000/- towards cost of training which shall be borne by Kotak.

4. Location

As stated earlier, the campus will be located in Bangalore along with the residential accommodation in hostels identified for this purpose.

5. Course Duration

The PGDBRM programme is for a duration of 1 year consisting of 3 terms (9 months) of classroom study at the Bangalore campus and one term (3 months) of internship at the Bank's Branches.

Each term's program is made up of about 12 weeks of classes and related academic activities, immediately followed by end-term examinations in the subjects covered during the term. In the fourth term, there will be professional training offered at different branches of the Bank.

6. Duration of Class

The duration of each session of classes would be of 75 minutes and 6 sessions are scheduled per day, for 5 days in a week. Besides, the Trainee Officers study additionally at the computer lab and library, for which, the required facilities are kept open from early morning till late in the evening. During Saturdays, the Trainee Officers will have to work in the computer lab for completing e-modules and assignments.

7. Medium of instruction

The medium of instruction is English

8. 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 Bank . However, the Trainee Officers would have to make up for the loss of instruction by self-study.

9. Academic & Evaluation process: - Rules and Regulations

Introduction

The programme at the campus would be of one-year duration comprising four terms. The Manipal Global Education Services Bangalore campus is committed to developing an efficient and flexible system with emphasis on quality teaching-learning process. The evaluation of the Trainee Officers would be comprehensive and continuous based on a Continuous Grade Point Average (CGPA) evaluation system. The system relies on a performance evaluation wherein Trainee Officers would be awarded a letter grade based on their performance in a course during the term vis-à-vis the performance of other Trainee Officers in the same course facing the same question paper. These letter grades will carry a numeric equivalent termed as grade point. The average of the grade points earned by a Trainee Officer over the course will be termed as CGPA. The system is explained in detail under the 'Grading system'.

Curriculum/Course of Study

a) **Curriculum.** The programme would be of one-year duration comprising four terms. The first three terms would be conducted at the Manipal Global Education Services Bangalore campus and the fourth term would be devoted to internship to be pursued at nominated branches/offices of Kotak Mahindra Bank. 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 (Term 1), 8 (Term 2), 7 (Term 3)
 - (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.

b) **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 Code	Subject	L	T	P	C	Internal Assessment	Exam Marks	Total Marks
BRM611	Basics of Communication	1	-	3	2	80	20	100
BRM612	Behavioral Program I	1	-	3	2	80	20	100
BRM613	IT in Banking	-	1	3	2	100	0	100

BRM614	Managerial Economics	3	0	0	3	50	50	100
BRM615	Business Mathematics & Statistics	3	0	0	3	50	50	100
BRM616	Accounting & Financial Management	3	0	0	3	50	50	100
BRM617	Basics of Banking	2	0	0	2	50	50	100
BRM618	Banking and Allied services	2	0	0	2	50	50	100
	TOTAL CREDITS				19			

Second Term

Subject Code	Subject	L	T	P	C	Internal Assessment	Exam Marks	Total Marks
BRM621	Managerial Communication	1	-	3	2	80	20	100
BRM622	Behavioral Program II	1	-	3	2	80	20	100
BRM623	General Management	3	0	0	3	50	50	100
BRM624	Banking Environment	2	0	0	2	50	50	100
BRM625	Receipts and Payment systems in Banks	2	0	0	2	50	50	100
BRM626	Basics of Lending	3	0	0	3	50	50	100
BRM627	Banking Laws and Regulations	2	0	0	2	50	50	100
BRM628	Business Analytics	3	0	0	3	50	50	100
	TOTAL CREDITS				19			

Third Term

Subject Code	Subject	L	T	P	C	Internal Assessment	Exam Marks	Total Marks
BRM631	Customer Relationship Management	3	0	0	3	50	50	100
BRM632	Retail Banking	3	0	0	3	50	50	100
BRM633	Credit Risk Management	3	0	0	3	50	50	100
BRM634	Trade Finance & Cash Management Services	3	0	0	3	50	50	100
BRM635	Foreign Exchange	3	0	0	3	50	50	100
BRM636	Financial Planning	3	0	0	3	50	50	100
BRM637	Commercial Banking	4	0	0	4	50	50	100
	TOTAL CREDITS				2			
					2			

Fourth Term

Subject Code	Subject	L	T	P	C	Internal Assessment	Exam Marks	Total Marks

						nt		
BRM641	Project at Kotak Mahindra Bank (internship)	-	-	-	10	100	-	100
	TOTAL CREDITS				10			

TOTAL COURSE CREDITS: 70

d) **Award of Postgraduate Diploma.** The Trainee Officer would have to pass in each course to acquire the credits for that particular course. He/She would become eligible for the award of the diploma on successfully completing 70 credits of course work by the end of the programme.

Assessment and Examinations

e) **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. The course wise assessment criteria is detailed in the above table.

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 for the project work.

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

f) **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.

The internal assessment for subjects with code nos. BRM611, BRM612, BRM613, BRM621, BRM622 will be conducted using the following components of evaluation:

- i) Assignments – individual/group involving practical exercises followed by presentations.
- ii) Role Plays – group exercises involving communication and behavioural aspects which will be evaluated by a team of faculty.
- iii) Workshops – involving written/oral communication exercises to be evaluated by the faculty
- iv) Laboratory exercises in IT applications in banking (BRM613) requiring the students to use their knowledge of MS Office to solve practical problems. The exercises are evaluated by the faculty.

g) **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 Global Education Services. 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.

If a Trainee Officer does not appear for any end term examination for medical or other genuine reasons (as permitted by Kotak Mahindra Bank) 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.

h) After the 3rd term, there will be three months of internship (PROJECT) at the branches of Kotak Mahindra Bank 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 has been allotted, the Trainee Officer will be familiarised 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 Manipal Global Education Services Bangalore campus.

i) **Grading System.** Specific 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 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.

j) **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

MARKS RANGE	GRADING	GRADE VALUE
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 an applicant.

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

GPA for each term will be calculated for those applicants 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.

k) Award of Postgraduate Diploma in Banking and Relationship Management

A Postgraduate Diploma in Banking and Relationship Management 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.

- l) 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.

10. Course delivery Mechanism

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.

Support for the Trainee Officers and their Learning:

- 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.

11. Period of completion of the programme (PGDBRM)

The Trainee Officers are required to complete the programme within period of one year. However, if there are arrears in respect of any of the subjects, the Trainee Officer should ensure the completion of all arrears within a period of two years from the date of joining the programme, as per the University rules.

12. Detailed syllabus

Detailed syllabus is appended below

KOTAK MAHINDRA BANK - SYLLABUS

TERM 1

1. Basics of Communication 2 credits BRM611

UNIT 1

Sentence construction, Kinds of Sentences, Structural Categorization of Sentences

UNIT 2

Common errors committed while writing, Active and Passive Voice

UNIT 3

Adaptation in Business Writing

UNIT 4

Writing for effect, the Effect of Words

UNIT 5

Communication through telephone; Receiving Telephone Calls; Initiating Telephone calls

UNIT 6

E-Mail Messages, Proposals, Technical Articles, Telegrams, Telex Messages, Facsimiles, Electronic Mail, Handling a Mail, Legal Aspects of Business Communication

UNIT 7

Communication Process, Barriers to effective communication, Techniques of effective communication, Nonverbal communication: Body Language facial expressions, Gestures, Postures, Dress codes. , creativity in oral communication, Cross Cultural Dimensions of Business Communication; Listening and speaking, Business and social etiquettes

UNIT 8

Public Speaking and Presentation, Technical & Non-technical presentations ,Speech of introduction – Speech of thanks , Occasional speech - Theme speech, Use of audio visual aids

2. Behavioural Program - 1 2 Credits BRM612

UNIT 1

Foundations of individual behavior; Personality, shaping of personality, determinants of personality

The self- concept, self- esteem and self –sufficiency

UNIT 2

Perception, perceptual process, managing the perceptual process, Learning Process, Reward System and Behavioral management ,The Theoretical process of learning, Principles of Learning, Reward and Punishment, Organizational Reward Systems

UNIT 3

Attitude formation, functions, change of attitudes, values, types of attitudes

UNIT 4

Team Building and group dynamics, working teams and team effectiveness, Intra team dynamics, decision making and influence of the group on individual group decision making, Inter group relations collaboration, conflict management and Change Management

UNIT 5 – Conflict management / time management / stress management / negotiation skills / team work / Personal effectiveness program

3. IT in Banking 2 Credits BRM613

UNIT 1

Computer basics: covering basics of hardware, system software, application software, Database etc.

UNIT 2

IT security awareness: Security awareness like social engineering attacks, phishing, maintaining secrecy of passwords etc.

UNIT 3

Finacle – General (architecture, platform, menu system etc.), Finacle functional training

UNIT 4

Management Information system and Basics of MS-Office including Excel applications.
Writing of macros

UNIT 5

Trends in Technology

UNIT 6

Social media and its impact on business

4. Managerial Economics 3 Credits BRM614

UNIT 1

Introduction to economics ; Theory of firm

UNIT 2

Demand and Supply Analysis: Analysis of Demand, estimation of demand; Elasticity of Demand, Techniques and Importance of Demand forecasting

UNIT 3

Production & Cost Analysis: Production & Production Function: Concept, Forms of production function, Law of variable Proportions, Returns to scale. Cost concept, Short term and long term cost output relationship, Cost curves, Economies of scale

UNIT 4

Market Structure: Market Structures- Perfect Competition, Monopoly, Monopolistic Competition & Oligopoly, profit maximization and Price and Output determination under various market structures.

UNIT 5

Pricing: Cost plus pricing, incremental pricing, transfer pricing and price discrimination

UNIT 6

National Income aggregates - GDP / NNP / GNP – determination of income and employment; savings and investment; Concept of multiplier; inflation and unemployment- types, causes and control .

UNIT 7

Fiscal and Monetary Policy: objectives and Instruments; Effectiveness of Monetary and Fiscal Policy with respect to Indian Economy.

UNIT 8

Money Supply and Interest Rates, interest rates and inflation

UNIT 9

External Sector: International Trade, Foreign Capital flows & Balance of Payments, Exchange Rate: Fixed & Flexible; Convertibility of Rupee (Current & Capital Account).

5. Business Mathematics and Statistics 3 Credits BRM615

Business Mathematics

UNIT 1

Interest rates - Simple and compound; Rates of interest – nominal, effective and continuous, their inter-relationships, Compounding and discounting of a sum using different types of rates

UNIT 2

Time value of money - Concept of present value, Types of annuities, Present values and accumulated values of these annuities; discount rate, IRR, Applications to Investment decisions.

UNIT 3

Valuation of Securities; Interest Rates - Fixed and Floating Rates- Daily Products; EMI Calculation.

Statistical Methods

UNIT 4

Introduction to statistics, frequency distributions including graphical presentations

UNIT 5

Measures of Central Tendency; Mathematical averages: Arithmetic mean, Geometric mean and Harmonic mean: Properties and applications, Positional Averages: Mode and median and other partition values - quartiles, deciles, and percentiles.

UNIT 6

Measures of dispersion: Measures of Variation: absolute and relative, Range, quartile deviation, mean deviation, and variance and Standard Deviation, Coefficient of variation

UNIT 7

Elementary Concepts of Probability and estimation, Correlation analysis, Co-efficient of correlation: calculation and properties

6. Accounting and Financial Management 3 Credits BRM616

UNIT 1

Basic Accountancy Procedures, Concepts of accountancy –Journal, Entity going concern – double entry systems, Principles of conservatism – revenue recognition and realization – accrual and cash basis

UNIT 2

Maintenance of Cash/ Subsidiary books and Ledger Records; Accounting for foreign currency transactions.

UNIT 3

Trial Balance

UNIT 4

Profit and Loss account and Balance sheet

UNIT 5

Capital & Revenue Expenditure/Depreciation/Inventory Valuation/Bill of Exchange

UNIT 6

Partnership accounts and Company accounts: - Balance Sheet Structure –Assets, Liabilities and Net worth; Preparation of Final Accounts – Accounting in a computerized environment- methods and procedures. Treatment of intangibles like goodwill (Brand Equity & IPRs)

UNIT 7

Analysis of Financial Statements: - Ratio Analysis, Time Series Analysis, Common sized statements - vertical and horizontal analysis. Financial

Statements of Banking Companies.

UNIT 8

Accounting Standards-overview; Accounting Standards- Relevant to Banks

UNIT 9

Management Accounting; Financial Accounting Vs. Management Accounting

UNIT 10

Basic Financial Concepts, Analysis of financial statements, Ratio analysis, Cost of Capital, CAMELS rating

7. Basics of Banking

2 Credits BRM 617

UNIT 1

Definition of money and its various forms, Evolution of banking, Financial intermediation .Definition of banking, Banking - a business of trust and fiduciary responsibility of banks, Spread of Banking, branch penetration, social banking;

UNIT 2

Role of a banker /Banker customer relationship, Rights and obligations of a banker, Types of customers /accounts

UNIT 3

Banking channels- branch banking; ATM, phone banking, Internet, mobile banking, outsourcing

UNIT 4

Banking Services and products –Asset products, Liability products – Overview, third party product - overview,

UNIT 5

Consumer banking/ Commercial banking/ Other banking services - overview

UNIT 6

Compliance regulations – KYC/AML, customer education and financial inclusion

8. Banking and Allied Services 2 Credits BRM 618

UNIT 1

Core banking business vs. Allied Services

Non – fund based business of banks

UNIT 2

Third party products - mutual funds, insurance, Gold etc; Third party products Third party products - Mutual funds; Tax collection and bills payment service ;Dematerialization of securities; FD, bond,ncds, gold, etf, nps, ppf, other financial products

Tax collection and utility bill payment

UNIT 3

Traditional services - safe custody and safe deposit lockers

UNIT 4

Depository Services and online trading

UNIT 5

Advisory Services, Debit cards, credit cards, travel cards, prepaid cards, Travelers cheques

TERM 2

1. Managerial Communication 2 Credits BRM621

UNIT 1

Introduction to managerial communication: Meaning, Importance and objectives,Principles of Communication, forms of communication.

UNIT 2

Group communication: Importance, Meetings - group discussions, videoconferencing

UNIT 3

Introduction to managerial writing: Business letters: Inquiries, Circulars, Quotations, Orders, Acknowledgments Executions, Complaints, Claims and adjustments, Collection letter; Business Letters- Direct/Indirect Approach, Business Letters: Types; Memorandum, Report Writing ; Proposal Writing; Minutes Agenda ; Case Study and Case Analysis

UNIT 4

Banking correspondence, Agency correspondence, Bad news and persuading letters, Memos, minutes, Circulars and notices

2. Behavioural Program - 2

2 Credits

BRM622

UNIT 1

Emotional Intelligence: Emotional Intelligence in Management, Components of Emotional Intelligence, Analysis of the Impact of Emotion at the Workplace, EQ, Application of EQ at Workplace, Improving EQ

UNIT 2

Interpersonal Skills, Johari Window, Johari Window vs. Tuckman's 4 Stages, Transactional Analysis, Time Management, Goal Setting

UNIT 3

Leadership Skills, Introduction, Leadership, Motivation, Group Teams and Corporate Culture, Understanding People Attitude Perception and Learning, Encouraging Creativity and Innovation

UNIT 4

SPIRIT, culture and ethos as specific to the Banking environment.

3. General Management

3 credits

BRM623

UNIT 1

Management: Concept, Nature, Importance; Levels of Management, Management theories, Importance of Business Ethics and Social Responsibility

UNIT 2

Introduction to Functions of Management, Planning, Organizing, directing, coordination and control

UNIT 3

Leadership: - Styles and functions, Change management, corporate governance

UNIT 4

Human Resource Management: Meaning, objectives, scope and functions, Emergence of Human Resource Management as people management; concept of learning organization and knowledge management.

UNIT 5

Human Resource Planning and development: training and development, succession planning

UNIT 6

Performance management and appraisal- Appraisal systems such as Balanced scorecard, career planning and management, promotion, incentives and transfers

UNIT 7

Meaning and Scope of Marketing, Marketing & customer value, Market research & MIS,

UNIT 8

Constructing a customer database, Identifying Market Segments and Targets, Brand Positioning, Managing Marketing channels, Competitors, Marketing Communication, advertising and sales promotion, Events and Public Relations

UNIT 9

Direct Marketing, Online marketing Challenges, Network marketing, Implications of Global marketing, (country-of origin effects, marketing Organization), benchmarking

4. Banking Environment

2 Credits BRM624

UNIT 1

Indian financial system – Components of the financial system and their relative size, Global/international financial systems

UNIT 2

Market -Players and the settlement procedure in market, Different financial markets, integration of markets and effect of globalization

UNIT 3

Merchant Banking : Capital Market and its two segments- Primary & secondary markets; Money market; Money market functions and Role of RBI & FIMMDA; Debt market - the Commodity Market; Exchanges and Forward Market Commission; Forex Market; Derivatives market; Treasury Management;

UNIT 4

Regulatory Environment ; Role of Reserve Bank of India/SEBI/IRDA etc

UNIT 5

Banking Ombudsman ; Regulation of financial markets ; Financial liberalization.

5. Receipts and Payment Systems in Banks 2 Credits BRM625

UNIT 1

Cash Transactions -Cash handling – procedures and processes; high value transactions; compliance aspects of cash handling

UNIT 2 – Noncash transactions

Noncash transactions -Funds transfer - payment and settlement systems, movement of funds, instruments of transfer, transfer operations, disadvantages of non-banking channels, how does fund transfer take place, security measures

UNIT 3

Remittance -Instruments of funds transfer - Demand Drafts, Payment Orders and Bankers' Cheques; Procedure for encashment of draft ;Validity of Instruments, FDD s: Foreign Demand Drafts, Loss of DD, Cancellation of DD s, Revalidation, issue of duplicates and cancellation of FDD,

UNIT 4

Remittance - Electronic - Electronic Funds transfer, RBI-EFT, NEFT,NECS ;Coverage of NEFT, Credit to the beneficiary's account, Remittances abroad, RTGS, ECS, Clearing, MICR based clearing; cheque truncation ,Collection and purchase of cheques; Collection of Bills, Liquidity requirement, Cash management services, Interbank payment & settlements, Payment system, Interbank mobile payment service (IMPS) ;

UNIT 5

Payment systems – worldwide ; SWIFT; VISA money transfer(Bank to specify)

6. Basics of lending

3 Credits

BRM626

UNIT 1

Broad sources of finance - Concept of margin – need for margin, Loan to value ratio, impact on debt equity relationship
Needs of business entities: Fund-based and non-fund based credit in terms of cash outflows. Forms and features of lending- short-term and long-term lending. Financing of working capital and term loans. Types of assets created

UNIT 2

Principles of lending -Safety, security, liquidity, purpose, profitability, involvement of the borrower, borrower's financial stake -Appropriate terms and conditions for repayment.-Pricing of loans and returns on funds lent- Prudential norms: Exposure ceilings, capital adequacy, risk weightages for fund and non-fund exposures on balance sheet / off-Balance sheet

UNIT 3

Canons of sound lending - 5 Cs. Character, Capacity, Capital, Collateral, Conditions.

UNIT 4

Borrower Segments-Advantage of segregation of borrowers into segments-segment specific products, focused lending and follow-up. Selection of clients: due diligence - evaluation of Promoters and Management team, market enquiries, evaluation of security, financial analysis

UNIT 5

Wholesale vs Retail Lending

UNIT 6

Concept of Security -Comparison of banker's involvement in borrower's project, assessment of borrower and project viability. Collateral for safety of advance -Concept of security – unsecured and secured advances / lending. Primary security and collateral security. Types of security and charge for various facilities. Mortgage – registered and equitable. Pledge, hypothecation, assignment of debt. Perfection of security – registration, filing, etc. Protection of security – insurance, inspection, monitoring. Third party guarantee. Valuation of security

UNIT 7

Types of advances - Cash Credit, Overdrafts against bills, discounting, purchase of bills, Packing Credit, etc. -Term Loans, Bank Guarantees, Deferred Payment Guarantees, LCs, etc.

UNIT 8

Understanding financial statements and interpretation thereof -Gauging the need and extent of finance, appropriate mode of dispensation. Fixing suitable repayment terms -Knowledge of policies affecting an industry and limitations on exposure -Banker's responsiveness to borrower needs.

UNIT 9

Fair Practice Code for lenders

7. Banking Laws and Regulations **2 Credits** **BRM627**

UNIT 1

Banking Regulations - Reserve Bank of India Act 1934, Banking Regulation Act 1949

UNIT 2

Negotiable Instruments Act, Account Payee Crossing, Not- negotiable crossing, material alteration, payment of cheques, Allonge etc.

UNIT 3

Partnership Act, limited liability partnership, Companies Act - provisions relating to the existence of the company as an independent legal entity, difference between Public and Private Limited Companies, deemed Public Company, provisions relating to Memorandum of Association and Articles of Association, registration of charges, provisions relating to the borrowings by the company, provisions relating to the Corporate Guarantee, etc.

UNIT 4

Societies Act – provisions relating to the constitution and bye laws and basic provision as to the working of the Society, Indian Trust Act – Basic provision as to the operation of the Trust

UNIT 5

Transfer of Property Act, Contract Act with special reference to Guarantee/Indemnity, Pledge, Lien etc, Lender's Liability Act, Law of limitation

UNIT 6

SARFAESI Act, Consumer Protection Act

UNIT 7

Civil Procedures Code , Criminal Procedure Code, Prevention of Corruption Act

UNIT 8

Income Tax Act, Indian Stamp Act, Service Tax, Sale of goods act, Prevention of Money laundering act

UNIT 9

Banker's Book Evidence Act 1891, Information Technology Act

8. Business Analytics **3 Credits** **BRM628**

UNIT 1

Valuation of Fixed Income Securities : Introduction to Bond Markets , Yield and Conventions; Spot and Forward Rates; Terminology and characteristics of Bonds/Types of fixed income securities: Central Government securities, State Government securities, Government-guaranteed bonds, PSU bonds, Corporate debentures, money market instruments and preferred stock, Valuation/Pricing of bonds, Bond Yields, Term structure of interest rates

UNIT 2

Stock Valuation: Stock Valuation Models: Dividend Discount Model Growth with Internal Equity, Higgin's sustainable growth model, P/E multiple and PVGO, FCF Approach

UNIT 3

Risk Return Analysis: Introduction to risk and returns; Sources of risk; Risk and return of single assets and portfolio; Measurement of market risk - Security Market Line; Theories related to Risk and Return: Markowitz model, Single Index model, and CAPM and Arbitrage Pricing theory.

UNIT 4

Cost of Capital: Cost of debt and preference shares; cost of equity and retained earnings; determining the proportions; WACC; Weighted Marginal Cost of Capital; divisional and project cost of capital;

UNIT 5

Concept of EVA; Methods of Calculating EVA - Residual Income Method and Refined Earnings Method; EVA Analysis

UNIT 6

Branch Profitability

TERM 3

1. Customer Relationship Management - 3 Credits BRM631

UNIT 1

Customer Service- types of customers, needs of the customers, Understanding the 5 stages in building customer relationship ,Customer Relationship Management, defining and understanding CRM, Basic determinants of CRM, Functions of CRM model, Managing customer relationship.

UNIT 2

Customer Service Management -Understanding customer service, skills required to provide excellent service, dimensions to provide excellent service, understanding personality types of customers and best practices to handle them

UNIT 3

Customer Satisfaction -Importance of Customer Satisfaction, Understanding Customer satisfaction drivers, Methods to measure customer satisfaction

UNIT 4

Customer Value Management - Understanding the difference between customer value and customer satisfaction, Customer perception - comparison between quality and satisfaction, Understanding customer expectations and customer satisfaction, dimensions of service quality, Dimensions of service encounters and satisfaction

UNIT 5

Grievance redressal and complaint management ; service quality

UNIT 6

Introduction to Relationship and Sales Management ; Relationship and Sales Management at Kotak Mahindra Bank; Overview of the role / Cross selling

UNIT 7

Sales management model; Financial selling; Types of sales; Channel sales and sales planning; Demand funnel v/s SE Model; Recruitment, training, evaluation, compensation and exit of SE; Channel partner – managing channel partners

UNIT 8

Concept of Relationship Management; 6 stages of relationship management; Role of a Relationship Manager; Prospecting; Process of Call Execution and steps in call execution; Understanding your customer; Sales kit ; Client – Relationship Manager interaction model; Uncovering customer attitude; Kotak Mahindra Bank Brand; Service Failures (other topics to be suggested by the bank)

2. Retail Banking

3 Credits BRM632

UNIT 1

Definition and concepts - advantage/disadvantages, opportunities, challenges

UNIT 2

Special features of Retail Credit - volume driven, strong credit assessment capability, sound documentation, strong processing capability, regular and constant follow – up, skilled human resource, technological support

UNIT 3

Home Loan; Home Loans to NRIs / PIOs; Home Improvement Loan; car loan (Bank specific products)

UNIT 4

Loan against Future Rent Receivables; Mortgage Loan; Reverse Mortgage Loan (Bank specific processes)

UNIT 5

Advance against Securities (Bank specific processes)

UNIT 6

Stressed Assets Management - Monitoring of Standard assets, Review of SAM, Sub-standard, Doubtful and Loss assets; Different Recovery Methods, Income Recognition and Identification of NPAs; RBI guidelines

UNIT 7

Functions of Retail banking branch, Types of customers and accounts ;Liability Products - Domestic liability products - Current Account, Savings account, Profitability of liability products (Bank specific products), other banking facilities for retail customers

UNIT 8

Processes - CASA, Term deposits, Safe deposit Lockers, safe custody, convenience banking

UNIT 9

Branch Management - Day to day branch management, mandatory notices, Regulatory guidelines impacting branches etc.

UNIT 10

Non-resident accounts - Types of accounts and facilities for Non-residents, RFC accounts,

3. Credit Risk Management 3 credits BRM633

UNIT 1

Definition of risk, risk and volatility, types of financial risks – country risk, counterparty risk, default risk, concentration risk, settlement - need for risk management, framework of risk management system in banks, essentials of risk management- risk identification, risk measurement, risk pricing, risk monitoring and control and risk mitigation.

UNIT 2

BASEL Norms pertaining to risk management - Credit risk (Probability of default, exposure at default, loss given default and maturity; directives of RBI for implementing credit risk management framework in banks and the requirements thereof) Market risk and operational risk

UNIT 3

Credit risk managing tools such as VAR, Credit derivatives, CDS,CDOs, cross-border credit risks,

UNIT 4

Interbank payment risks, settlement risks, Herstatt risk

UNIT 5

Operational Risk - Maker checker system, preventive vigilance, Inspection audit, Business continuity plan, RCSA/ KRI

UNIT 6

Capital charge for various risks – Role of credit rating, different approaches for risk rating

UNIT 7

credit rating model followed by the bank

4. Trade finance and Cash Management Services 3 Credits BRM634

UNIT 1

Trade Finance – Domestic Trade; Pre-sale finance – overdraft, cash credit; Post – sales – documentary bills, clean bills

UNIT 2

Types of facilities – cheque purchase, bill purchase/discount, Advance against bills in the course of collection, cash credit against book-debts/debtors, Open Account, Clean Advance, Documentary Credit, Documentary Collection, Bank guarantee

UNIT 3

Documentary Credits (Letter of Credit): Types of LC – Parties, Mechanism with illustration.

UNIT 4

Documents involved in International trade: Statutory Documents, Financial Documents, Transport Documents, Risk Bearing Documents.

UNIT 5

Imports : Import LC, collection of import bill, Documents required, Financing of imports, Trade and Exchange Control Formalities, Sanction of Limit

UNIT 6

Supply chain management -financial solutions; Dealer financing; Vendor financing (channel financing)/(distributor financing); Invoice financing; Transport financing; Seller's credit or supplier's credit; Buyer's credit

UNIT 7

Trade Finance Regulations - UCPDC, URC, FEDAI, INCOTERMS, RBI Guidelines, FEMA,

UNIT 8

Cash management services

5. Foreign Exchange 3 Credits BRM635

UNIT 1

Management of Foreign Exchange with special reference to India: Meaning of the Term “Foreign Exchange”, Exchange Market, Statutory basis of Foreign Exchange, Introduction to foreign exchange markets; Structure of foreign exchange market; Foreign exchange functions in a Bank branch

UNIT 2

Evolution of Exchange Control, FEMA, Outline of Exchange Rate and Types, Import Export Overview. Foreign Exchange Markets & Exchange Rate Parity Condition; Correspondent Banking arrangements, FEDAI rules relating to Foreign exchange transactions,

UNIT 2

Types of transactions and settlement dates; Exchange rate quotations and arbitrage; Forward quotation, Pricing of Short-date and broken-date contracts; Foreign Exchange Market in India ;Determinants of Foreign exchange rates: International parity conditions - Purchasing power parity, interest rate parity; Structural models of exchange rate determination

UNIT 3

India's Forex Scenario: BOP crisis of 1991, LERMS, Convertibility.

UNIT 4

FCNR, Foreign currency loans, ECB,FCCB, payment mechanism, different instruments of international money transfers and modes of remittance, procedure for various foreign exchange related transactions, rules for foreign exchange contributions, FCRA, rules relating to release of foreign exchange to Indian residents

UNIT 5

Introduction to Exchange Rate Mechanism: Spot- Forward Rate, Exchange Arithmetic. Calculating buying and selling rates for telegraphic transfer and bill transactions

6. Financial Planning

3 Credits

BRM636

UNIT 1

Financial Planning Process : Need for financial planning, definition and scope of financial planning. Important elements of financial planning. Components of financial planning; Financial planning process -the life cycle of investor in financial planning ,financial planning goals,

UNIT 2

Financial Planning Products : Products specified by the Bank

UNIT 3

Financial Planning and Forecasting Ratios System, Types of Financial Planning Models, Development of Simulations Models, Improving financial modelling, Conditions for the Successful Use of Models, Growth with Internal Equity

UNIT 4

Risk Profiling : Investment planning, Investor profiling, Time horizon for a HNWI

UNIT 5

Investment Approach- Asset Allocation : Asset tool- an important tool to achieve financial goals asset class characteristics; Product suite across the risk-reward spectrum ;Risk return characteristics of asset classes ; An integrated approach to asset allocation ; Asset allocation and private banker Asset allocation models ,changing asset allocation ; Rebalancing; Wealth management advisory services

UNIT 6

Tax implications ;Equity market investments ,mutual funds, other investments, insurance, real estate investments, investment avenues for claiming sec 80c benefits, Tax implications of various investment products

UNIT 7

Ethics in Financial Planning

UNIT 8

e-trading platform – of Kotak Mahindra Bank

7. Commercial Banking

4 Credits BRM637

UNIT 1

Liability products : Commercial Banking products - features and process flow(Bank specific products) ;

UNIT 2

Working capital assessment - operating cycle, projected balance sheet, cash flow method etc.

UNIT 3

Term Loan – purpose, assessment, Concept of Promoters contribution, Debt Equity Ratio and DSCR, Term loan eligibility based on security, regulatory and legal aspects. Foreign currency denominated term loans.

UNIT 4

Project finance, Project export financing with the support of export credit agencies, project appraisal and structured finance solutions, advisory services on financial models, capital structure, raising equity capital etc., determining project IRR, equity IRR and how it is linked to capital structure, free cash flow valuation models such as FCFF and FCFE,

UNIT 5

Merchant Banking : Essential requirements for a public issue; differences between private placement and public issue; role and responsibilities of lead manager, Draft prospectus, Disclosures, Role of SEBI, Role of listing exchange, pricing of issue, book running, Other market players- co managers, underwriters, registrar, brokers, bankers to issue, refund banker, etc. Role played by commercial banks in an IPO for equity; role of bankers in private placement of debt or equity, Institutional banking

UNIT 6

Asset Products and process flow- (Bank specific products and processes)

Text books

Sl.No	Title	Authors	Publisher	Ed	Copyright year
1	Spoken English with CD	Sasikumar / dhamija	Tata McGrawHill	2 nd edition	2011
2	Accounting and financial management	IIBF	Macmillan	2 nd edition	2011
3	General Bank Management	IIBF	Macmillan	Latest edition	2011
4	Managerial Economics	Atmanand	Excel		latest/2010
5	Basics of Banking	M N Gopinath	Snow white		latest/2010
6	Principles of	Charles Hill and	McGraw Hill		2007

	Management	Steven Mc Shaw			
7	Business Statistics	S P Gupta & M P Gupta	sultan chand and sons		2010

Reference books

1	Business Communication	Sudan and Amrik Singh	Anmol
2	Management Communication - A case analysis approach	James O Rourke and Anobha Singh	Pearson
3	Business Communication Strategy	Malthkutty Monipally	Tata McGraw Hill
4	Effective Business Communication	Asha Kaul	Prentice Hall
5	Business Communication Today	Bovee Thill Schatzman	Pearson
6	Business Correspondence and Report Writing : A Practical approach to Business & Technical Communication	Sharma R C and Mohan Krishna	Tata McGraw Hill
7	Business Communication	R C Bhatia	Ane Books
8	General Management	Sharma Nk and Sarita Sharma	Sapna Book House

Other Books

	Subject	Author	Publisher	Edition
1	Principles of Macroeconomics	Joseph Stiglitz /Carl Walsh	Viva Group India	
2	Macroeconomics	Gregory Mankiw	Cengage learning	
3	Managerial economics	H L Ahuja		
4	Managerial economics	Neil Doherty /Edwin mansfeld/Bruce Allen/ keith weigely	norton	
5	Microeconomics, Macroeconomics, Economics	Campbell McConnell, Stanley Brue and Sean Flynn		
6	Managerial economics	Geetika, Piyali Ghosh, Purba	Mc Graw Hill	
7	Derivatives and financial innovations	Manish and Navneet Bansal	Mc Graw Hill	

8	Macroeconomics	Roger Farmer		2 nd edition
9	Principles of econometrics	Carter Hill / William Griffith / Guay Lim		
10	Macro economics (with CD)	Roger E A Farmer	thomsun	2 nd edition
11	Managerial accounting for managers	Eric Noreen, Peter Brewer,Ray Garrison	MCGrawHill	1 edition
12	Law and Practice of Banking	Appaniah and Reddy	Himalaya Publication	
13	Banking Theory - Law and Practice	S Gurusamy	McGraw Hill	2009
14	The art of asset allocation : Principles and investment strategies for any market	David Darst	Mc Graw Hill	Aug-10
15	Understanding asset allocation	scott frush	Mc Graw Hill	Aug-10
16	working capital management : Text and cases	V K Bhalla		
17	Macroeconomics	Shyamal Roy		
18	Mastering Financial modelling in Microsoft excel	Alistair day	Pearson	2 nd edition
19	An Illustrated guide to linear programming	Dr Saul I Gass	dover	
20	Investments – Analysis and Behaviour	Mark Hirschey		
21	Active asset allocation	Frank Fabozzi and Robert D Arnott		
22	Econometric analysis	William Greene		
23	Beyond Reengineering	Michael Hammer		
24	Essentials of Managing Treasury	Karen A. Horcher	Wiley and sons	latest
25	Essentials of Treasury Management	David P Higgins		
26	Bank Treasury Management	Vincent Barritsch		
27	Introduction to Banking	Vijayaraghavan Iyengar	excel books	latest
28	Principles of Banking	IIBF	Macmillan	latest
29	Banking Theory - Law and Practice	Gordon and Natarajan	Himalaya publishing	latest
30	Basics of Banking and finance	Bhattacharya and aggarwal	Himalaya publishing	
31	Management of banking and financial services	Justin Paul and Padmalatha suresh	Pearson	
32	Banking theory and practice	Shekhar and shekhar	Vikas publishing	18 th / latest
33	General Management	IIBF	Macmillan	latest
34	Antimoney laundering and Know your customer	IIBF	Macmillan	2010
35	Banking	N T Somashekar	new age international	latest
36	Theory and practice of Banking	S N Maheswari	kalyani	

37	Modern Banking : Theory and practice	Muraleedharan	PHI	
38	Banking theory and practice	P K Srivastava	Himalaya publishing	11 th / latest
39	E- Banking in India: The Paradigm Shift	Jayshree bose	ICFAI	
40	The ace of softskills	Gopaldaswamy Ramesh, Mahadevan Ramesh	Prentice hall	
41	emotional intelligence	Daniel Goleman	bantam	
42	Business Mathematics	Arora P N	S Chand Group	
43	Working with emotional intelligence	Daniel Goleman	bantam	
44	Headfirst statistics	Dawn griffith	O Reilly	2008 / latest
45	Statistics for management	Srivastava T N	McGraw Hill education	Feb 2008 / latest
46	Statistics for management	Richard Levin	Phi Learning	2008 / latest
47	Organisational Behaviour	Stephen robbins / seema sanghi / timothy judge	pearson	13 th /latest
48	Principles of marketing	Philip Kotler / Gary armstrong		
49	Monetary economics	RR Paul	Kalyani	
50	Marketing for bankers	Mary ann pezullo	American Bankers association	
51	Bank marketing for the 90's: new ideas from 55 of the best marketers in banking	Don Wright	wiley	
52	Marketing effectiveness in Banking	R D Sharma / Gurjeet Kaur	Anmol Publications	2003 / latest
53	Marketing of banking services- a systems approach	Kolli Rao		
54	Marketing of banking services	Rajeev K Seth	Macmillan	
55	Microeconomics - Theory and applications	Maddala & Miller	McGraw Hill	
56	Business Mathematics and Statistics	G Srinivasa and Deepa George	new age international	
57	Operations Research: Applications & Algorithms (With CD)	Wayne L Winston	Cengage Learning	
58	Microsoft Excel Data Analysis and Business Modeling	Wayne L Winston	Microsoft press	
59	Data Analysis and Decision Making With Microsoft Excel	Christian Albright, Wayne L Winston, Christopher Zappe	Duxbury Pr	
60	Statistical methods in managerial decisions	Chandan Kumar Mustafi	Macmillan	

61	Basic statistics	B L Agarwal	new age international	
62	Easy approach to statistics	S P Gupta	Jain book	
63	Statistical methods	Dr S P Gupta	Jain book	
64	Data Analysis and Decision Making With Microsoft Excel	An Introduction to Business Mathematics	Jain book	3 rd
65	Statistics for management	Levin Richard I and Rubin David S.	Pearson	7 th ed
66	Business communication : Process and production	Guffey	Thomson	3 rd / latest
67	microeconomics using excel: integrating economic theory, policy analysis and microsoft excel	kirschke/ jechli	routledge	
68	Principles of marketing	Philip Kotler/abraham koshy /keller /mithileshwar jha	Pearson	13 th ed
69	Ascent of Money - a financial history	Niall Ferguson	penguin	
70	A Brief Course On Foreign Exchange Arithmetic	C Jeevanandam	jain book depot	2010
71	Foreign Exchange and Risk Management	C Jeevanandam	jain book depot	2007
72	Foreign Exchange Laws : Ready Reckoner	Taxmann's	Taxmanns	latest
73	Basics of Banking	IIBF	Macmillan	latest
74	Bank Marketing	K K Saxena	JBD	latest / 2 nd ed 2008
75	Treasury Management in India	Avadhani	Himalaya	2 nd
76	Handbook on debt recovery	IIBF	Macmillan	
77	Introduction to financial planning	IIBF	Taxmann	3 rd edition 2011
78	Treasury and Risk Management in Banks	IIBF	Taxmann	2009
79	Readings on financial inclusion	IIBF	Taxmann	2006
80	Practitioners book on Trade Finance	IIBF	Taxmann	Nov-10
81	Home loan counselling	IIBF	Taxmann	2007
82	Securities Markets and Products	IIBF	Taxmann	
83	Customer Service and Banking codes and standards	IIBF	Taxmann	
84	RBI's instructions for Banks and Banking operations	RBI	Taxmann	7 th ed 2010/ latest
85	Principles of Management	Dr Neeru Vasisht	Taxmann	3 rd edition
86	Merchant Banking	Machiraju	New age international	

87	Financial Risk Management	Dun and Bradstreet	Mcgraw Hill	2006 / latest
88	Essentials of Risk Management	Michel Crouhy / Don Galai / Robert Mark	Mcgraw Hill	2005/Latest
89	Cash and derivatives markets in foreign exchange	Rajwade	McGraw Hill	2010
90	Rural Banking	IIBF	Macmillan	latest
91	Retail Banking	Katuri Nageswara Rao	ICFAI	