

**ICICI MANIPAL ACADEMY  
OF BANKING AND INSURANCE**

**POSTGRADUATE DIPLOMA IN BANKING**

**PROGRAMME PARTICIPANT'S HAND BOOK**

## **PROGRAMME DETAILS**

### **Introduction**

1. ICICI Bank and the Manipal Group have joined hands to set up ICICI Manipal Academy of Banking and Insurance (IMA) to cater for the needs of training the personnel of ICICI Bank. A special one year programme has been developed to train the newly recruited probationary officers of the Bank. On successful completion of the programme the programme participants would be awarded Postgraduate Diploma in Banking (PGDB) by the Manipal University and would be absorbed in the managerial cadre of the ICICI Bank.

### **Aim of the Programme**

2. Aim of the Programme is to train selected probationary officers of the ICICI Bank to enable them to successfully hold first level managerial assignments in the Bank.

### **Admission to the Programme**

3. Candidates selected as probationary officers by the HR Department of the Bank would be admitted to the Programme.

### **Campuses of the IMA**

4. IMA is being established as a multi-campus academy. Initially two campuses, one at Hyderabad and another at Bangalore, are established. Some more campuses would be added later. Programme offered at the Academy would be fully residential and the participants would be necessarily stay in the campus.

5. Apart from professional studies the campus life would be an essential part of the training of the participants.

## CURRICULUM DESIGN

6. The PGDB would be a one-year programme comprising four trimesters of 13 weeks each. First three trimesters would be conducted at the IMA. The fourth trimester would be devoted to internship to be pursued by the Programme Participants at the nominated branches of the Bank. Outline curriculum of the Programme is given below:

### First Trimester

#	Course	Course Code	Credit
1	Managerial Communication 1	IMA101	3
2	Behavioral Program 1	IMA102	3
3	Basic IT	IMA103	3
4	General Management	IMA104	3
5	Macro Economics	IMA105	3
6	Business Mathematics and Accounting	IMA106	3
7	Basics of Banking	IMA107	3

### Second Trimester

#	Course	Course Code	Credit
1	Managerial Communication 2	IMA201	3
2	Behavioral Program 2	IMA202	3
3	Banking – Channels & Customers	IMA203	3
4	Banking – Deposit Accounts	IMA204	3
5	Banking – Receipts & Payments	IMA205	3
6	Banking – Allied Services	IMA206	3
7	Banking Environment	IMA207	3

### Third Trimester

#	Elective Course – one only per student out of first 6 below	Course Code	Credit
1.1	Credit and Risk Management	IMA301.1	18
1.2	Trade Finance and CMS	IMA301.2	18
1.3	Private Banking	IMA301.3	18
1.4	Treasury Management	IMA301.4	18
1.5	Branch Banking	IMA301.5	18
1.6	Relationship Management	IMA301.6	18
2	Mini Project – <b>compulsory to all</b>	IMA302	3

### Fourth Trimester

1	Project at ICICI Bank (Internship)	IMA401	8
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Total course credits

1 <sup>st</sup> trimester	7 X 3 = 21
2 <sup>nd</sup> trimester	7 X 3 = 21
3 <sup>rd</sup> trimester	18 + 3 = 21
4 <sup>th</sup> trimester	8
<b>TOTAL</b>	<b>71</b>

## **PROGRAMME CONDUCT DETAILS**

7. Classes will be held five days a week from Monday to Friday with Saturday devoted to e-learning and Sunday being a weekly holiday. Apart from the regular classes the Programme Participants would be required to take part in additional curricular and extra curricular activities. Formal class room sessions will be of 70 minutes duration. There will be 7 sessions on each day.

8. Programme delivery will be in the form of class room lectures, tutorial discussions, seminars, laboratory work, assignments, case studies, library research projects and other exercises. Considerable emphasis will be placed on self learning by the participants. Co-curricular activities will form an essential part of the learning process.

## **ATTENDANCE REQUIREMENTS**

9. It is mandatory for all Programme Participants to take part in all curricular and co-curricular activities. They would be required to attend 100% classes. Leave of absence would be given only on extreme compassionate grounds with the specific permission of the Director, IMA.

## **EVALUATION PROCESS**

10. A system of continuous evaluation based on the Continuous Grade Point Average (CGPA) system would be adopted. Programme Participants would be assessed based on their performance in the classes like tutorial discussions, seminars, presentations, assignments, quiz tests and mid session examinations etc. This would be termed as internal assessment and would carry a weightage

of 50%. The end trimester examinations would carry a weightage of 50%. Internal assessment of 50% would generally be further sub-divided as follows: -

- (a) Tutorial discussions: 10%
- (b) Presentations/Seminars: 10%
- (c) Assignments: 10%
- (d) Quiz Tests: 20%

11. The end trimester test will comprise 50% MCQs and remainder will be descriptive type including case analysis.

12. General guidelines for evaluation of Programme participants are enclosed.

### **STUDENT SUPPORT SERVICES**

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

- (a) Lectures by experts from the Industry
- (b) Library services to include access to e-library
- (c) Study material prepared by IMA
- (d) Access to e-learning modules of ICICI Bank.

### **PROJECT WORK**

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

## **GUIDELINES FOR DISCIPLINE**

15. ICICI Bank is the leader in the country in the financial services sector. Manipal Group is the national leader in the field of education. Therefore, it is imperative that all members of the IMA maintain the image of the Academy as a premier professional organisation. It is incumbent upon all to maintain consistent standards of personal conduct. Programme Participants would be expected to maintain proper decorum both in the Academic Block and in the Hostel. They would also be required to behave in a responsible manner when they are outside the Academy. Suitable instructions on various issues would be passed on to the Programme Participants from time to time by posting these on the IMA website or on the IMA notice boards. All Programme Participants are advised to read these notices regularly. It would be assumed that all Programme Participants have read these notices once these notices have been put up on the website/notice board and have been there for 6 hours. Some of the important points for compliance on issues of general nature are enumerated in the succeeding paragraphs.

16. Discipline regulation for participants Undergoing training at ICICI Manipal Academy For banking and insurance (IMA) is made available to them in the “student zone” of the local server. Besides the Manipal University regulations apply for the examinations.

17. **List of Prohibited Articles/Acts.**

- (a) Consumption of Alcoholic beverages, cigarettes, tobacco in any form and chewing gum is strictly prohibited in the Campus and also in the Hostel. Programme participants are also not permitted to come to the hotel after consuming alcohol outside.
- (b) Fireworks are not permitted in the campus or the hostel.

- (c) Holi colours are not permitted inside any building. Holi will be celebrated only in open spaces nominated by the authorities.
- (d) Possession, consumption and offering of narcotic drugs in any form is totally prohibited. Any violation will invite severe disciplinary action.
- (e) Stealing or unauthorized possession of items belonging to any other person would be viewed seriously.
- (f) Possession, accessing it over the internet or displaying of any pornographic material in any form will invite severe disciplinary action.
- (g) Mobile telephones are not permitted inside the academic blocks.
- (h) No private conveyance like motorcycle/scooter/car etc is permitted in the Academy.

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

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

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

(a) **Gentlemen.**

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

**(b) Ladies.**

- (i) Silk or cotton (starched) sari
- (ii) Formal western wear (formal trousers/skirts with a top or a jacket) or salwar kameez.
- (iii) Formal footwear.
- (iv) Well groomed.

## **HOSTEL RULES**

### **General**

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

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

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

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

24. Rooms would be allotted to the residents by the warden. The allotment would be valid for the complete duration of the Programme. Residents shall not change over to any other room except with the written permission of the warden. Residents may be required to shift to other blocks/rooms in organizational interest as and when directed by the hostel authorities.

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

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

### **Maintenance and Upkeep**

27. Residents must tidy up their rooms every day before leaving for classes or going out of the hostel.

28. Any request for repair or maintenance should be entered in the registers specifically kept for this purpose with the hostel warden. Residents must bring to the notice of the supervisory staff any failure or breakdown in electric supply. They should not attempt to repair the defects in the mains or in the distribution system.

29. When leaving their rooms the residents must switch off all lights, fans and water taps.

30. Bed linen would be changed at stipulated intervals by the supervisory staff.

31. Residents are advised not to deface the walls of the hostels by pasting posters etc. Similarly, no alterations of any nature are permitted.

32. The rooms and surroundings must be kept neat and clean. Services of cleaners would be provided by the hostel.

33. Cooking in the hostel rooms is not permitted.

34. Pets of any kind are not permitted in the hostel premises. Feeding of stray dogs and cats or any other animals is not permitted in the hostel premises.

### **Resident's Mess**

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

### **General Conduct**

36. Playing of loud music and disturbing other residents is not permitted. All residents are expected to maintain the decorum by not disturbing their room mates or their neighbours.

37. Playing of any outdoor games in the corridors of the hostels is not permitted.

38. The Wardens or their representatives may enter any room for verification at any time of the day or night.

39. All residents must return to the hostel latest by 7.30 pm (girls) / 10 pm (boys).

40. Any absence from the hostel at night must be with the specific permission of the warden.

41. Residents are not permitted to allow their rooms to be used by any other person.

42. Visitors must be entertained in the areas specifically earmarked for them.

43. All residents must inform the warden about any disciplinary or other problems concerning them or their room mates/neighbours.

44. No television is permitted to be kept in any hostel room.

45. Residents are advised not to keep any valuables or jewellery etc in their rooms. All expensive items must be kept under lock and key when the residents are not in their rooms. The management will not be held responsible for loss of any valuables. All rooms when the residents are not present must be locked and the key handed over to the security by the last occupant leaving the room.

46. Residents are not permitted to bring any type of private conveyance to the hostel.

### **Complaints and Representations**

47. All complaints shall be made in writing and addressed to the warden.

48. Residents are not permitted to convene meeting of any sort in the hostel premises without the prior permission of the warden.

### **Medical Help**

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

**Conclusion**

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

### **GRADING SYSTEM for PGDB as per Manipal University**

Appropriate letter grades are in each theory and practical subjects to only such candidate who has passed in the university 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 candidate registered for the university examination but fails to appear or fails to score the minimum required 50% marks in the University examination will get a Grade 'F', indicating failure or grade of incompleteness.

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

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

**TABLE  
10 - POINT GRADING SYSTEM**

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

### **GRADE POINT AVERAGE (GPA)**

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

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

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

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

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

CGPA up to any trimester will be calculated only for those students who have passed all the subjects up to that trimester. Generally, CGPA is calculated after the successful completion of the entire PGDB course.

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

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

### **Award of Postgraduate Diploma**

A Postgraduate diploma in Banking will be conferred on a Programme Participant on successful completion of the programme. However, for award of postgraduate diploma, a Programme Participant has to fulfill the following requirements:

- (a) He/she should have taken and passed all the courses of study as prescribed in the curriculum and should have earned the minimum number of credits 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 etc.