

Course Details

One Year Course Post Graduate Diploma in Banking and Finance

The candidates selected through IBPS Written Test and Interview for selection of Probationary Officer will go through a nine month Campus programme at **Manipal Academy of Banking, Bangalore Campus**, to be followed by a three months internship at any of the Andhra Bank Branches.

The course and the curriculum is specially tailored to meet Bank's needs and requirements from the Probationary Officers. The curriculum includes, apart from General Management subjects, courses related to Banking areas and also various types of skills, including soft skills, proper grooming, etc. Various Bank specific processes including training on the Bank's technology platform are incorporated within the curriculum itself.

The compulsory 3-months internship will be at any of the Bank Branches which will enable an on-the-job training of the candidates and also a real-time work experience.

PROGRAMME FEES

The fees for this Course will be Rs. 3.50 lakhs plus applicable taxes to be paid.

FINANCING / LOAN OPTIONS

Students can finance the course fees by availing an Education Loan which will be granted by Andhra Bank at a highly concessional rate of interest of 8% p.a. Students can therefore obtain a high quality specialized course in Banking and Finance without any monetary burden on them and fully financed by the Bank.

The EMIs for the loan would start on completion of the course duration (i.e. one year from admission). There would be no recovery of EMIs or interest during the training period and the interest accrued during this period would be recovered along with the normal EMIs. The EMIs are spread over a period of 60 months (5 years) to ensure that there is minimal impact in the monthly earnings of the PO.

LOYALTY BONUS

As a loyalty bonus, Bank may consider to refund to the candidate the entire amount of loan and interest in a deferred manner, in annual instalments, starting from the end of fifth year.

Final placement at Andhra Bank:

All candidates after successful completion of the course will be awarded the "POST-GRADUATE DIPLOMA IN BANKING AND FINANCE" from Manipal University at a convocation ceremony where they shall also be handed over the final appointment letters from the Bank. Accordingly, they will be finally absorbed in the Bank as Probationary officers in JMGS-I and can be posted anywhere in India as per Bank's discretion.

Emoluments on final placement:-

After successful completion of the Post Graduate Diploma in Banking and Finance in the Manipal University and subsequent placement in Andhra Bank, candidates will draw a salary as applicable to Junior Management Grade/ Scale I which is presently in the scale of Rs. 23700 – 980x7/ 30560-1145x2/32850-1310x7/42020. They will also be eligible for DA, HRA & CCA, as per rules in force from time to time. At present, the initial yearly emoluments (salary component only) of Junior Management Grade/ Scale I Officer, including DA, HRA, and CCA are approximately Rs.6.56 lakhs in a Metropolitan Centre on cost to company basis.

Stipend:

Rs. 2,500/- p.m. during the nine months Campus period, and
Rs. 10,000/- p.m. during three months of the internship period.

Service Bond:

All selected candidates, at the time of their joining the course itself, will have to execute a service Bond for serving a minimum of 3 years in the Bank i.e. the date of their joining Bank's service or else, shall pay back to the Bank the full amount of stipend received by him / her during the programme, a notional amount of Rs. 2 lakhs towards the cost of on-the-job training and also liquidate the entire Educational loan outstanding at that point of time at the prevailing card rate from the date of availment. From the 4th year onwards, any officer leaving the Bank's service will only have to clear his/her outstanding educational loan dues at the applicable card rate.

Campus:

The programme offered at the **Manipal Academy of Banking, Bangalore Campus**, is fully residential and the participants would be necessarily required to stay in the campus. Apart from professional studies, the campus life would be an essential part of the training of the participants.

Medical Help:

A doctor and clinic would be available at appointed hours in the campus for providing medical assistance to the candidates, if required.

Leave:

There is no provision for leave/vacation during the duration of the one year training programme

Course curriculum

Sl. No.	Term	Subjects
1	Term 1	Business Communication
2		Business Mathematics and Accounts
3		Banking - Allied Services
4		Managerial Economics
5		Introduction to Banking Deposits & Remittances
6		Sales and Service Orientation
7		IT in Banking & Core Banking - I
8	Term 2	Customer Relationship Management
9		Banking Laws
10		Basics of Lending, Credit & Credit Risk Management
11		Financial Planning and Wealth Management
12		Rural & Inclusive Banking
13		Marketing & Relationship Management
14		Core Banking - II
15	Term 3	Trade Finance
16		Recovery management
17		Foreign Exchange, Treasury & Market Risk Management
18		Business Development
19		Branch Management & Operational Risk Management
20		Retail Banking
21		Core Banking - III
22	Term 4	Project work at the Branches of respective Banks (Internship)