



Post Graduate Diploma in Banking and Finance (B&FS)



HANDBOOK

2025-27



**National Institute of
Bank Management
Pune, India**

PGDM (BANKING & FINANCIAL SERVICES) 2025-27

Students Handbook

PREAMBLE

The information, rules and regulations contained in this Handbook 2025-27, and the amendments/modifications/alterations that may be made thereto from time to time by the Institute, shall govern the NIBM PGDM Batch (2025-27).

INTRODUCTION

PGDM (B&FS) is an intensive two-year programme. The curriculum of PGDM is designed as a contemporary, rigorous, innovative and practical source of management education. The Programme is pitched to provide to the financial system, on a regular basis, a pool of talented young executives who would be thoroughly trained in Foundations, Analytical Skills and Perspectives in Banking and Finance so that they are fully prepared to shoulder managerial responsibilities in the banking and financial sector.

The curriculum covers the basic functional areas of finance and accounting, marketing, human resource management, strategic planning, management and control, and rural finance. The basic principles of economics, behavioural sciences, rural finance, information technology and quantitative methods are taught in the context of management. On the basis of this foundation, specialized inputs in banking and finance form a major part of the curriculum. Summer Internship involving a project work of about 8 to 10 weeks duration on a real life situation in an organization, after the completion of first year, is an integral part of the Programme. In addition, a project of social relevance is to be completed during the Programme and an advanced project in Banking and Finance has to be undertaken and completed successfully in Term-5 of the Programme.

CREDITS AND COURSES

Credit for a particular course, in a way, defines the weightage of that course in the overall curriculum of the PGDM. The courses in the programme are listed as 1.5 and 3 credits depending on the expected student's workload for each course. A simple thumb rule is that a 3-credit course requires 20 contact sessions of one and a half-hour each in a term. The teaching methodology of the PGDM is student centric and one and a half-hour of classroom work requires three hours of work outside the classroom for preparation and assignments.

Thus, a 3-credit course really involves around 90 hours of student's work in a term – about one-third in the classroom and two-thirds outside the classroom.

The concept of the credit also helps in calculating CGPA (Cumulative Grade Point Average) of a student wherein the credit indicates the weightage to be given to a particular course which will be explained later on.

COURSE OUTLINE

Every course outline provided to students in the first class of the course by the Course Coordinator will cover the following:

- Objectives of the course
- Importance of the course
- Pedagogy to be adopted
- Session-wise details of topics and faculty
- Required readings, additional readings and assignments
- Evaluation components/weightages/dates
- Expectations of the faculty

TERMWISE COURSES

Sr No.	Course	Credits
	Term-1	18
1	Financial Reporting and Analysis	3
2	Corporate Finance	3
3	Managerial Economics	3
4	Organizational Behaviour	3
5	Statistics for Management	3
6	Spreadsheet-based Data Analysis	1.5
7	Principles and Practices of Management	1.5
	Term-2	18
1	Financial Markets and Products	3

2	Macroeconomic Environment	3
3	Marketing Management	3
4	Econometric Methods and Research Methodology	3
5	Bank Operations Management	3
6	Advanced Financial Statement Analysis	1.5
7	Bank Regulation	1.5
	Term-3	21
1	Security Analysis and Portfolio Management	3
2	Credit Analysis	3
3	Foundations of Risk Management	3
4	International Finance	3
5	Economic Policy and Development	1.5
6	Rural and Agricultural Finance	1.5
7	IT Operations and Management	1.5
8	International Trade Finance - I	1.5
9	Marketing Research and Applications	1.5
10	Elective (Compulsory)	1.5
	Term-4	21.5
1	Fintech and Digital Banking	3
2	Integrated Treasury Management	3
3	Financial Derivatives	3
4	Intermediate Risk Management	3
5	Strategic Management in Banking and Financial Services	3
6	Human Resource Management	1.5
7	Credit Administration	1.5
8	Elective (Compulsory)	1.5
9	SUMMER INTERNSHIP	2

	Term-5	13.5
1	Integrated Financial Risk Management	3
2	Banking and Finance Project	3
3	Bond Portfolio Management	1.5
4	Business Analytics using R	1.5
5	Infrastructure Project Finance	1.5
6	Elective 1 (Compulsory)	1.5
7	Elective 2 (Compulsory)	1.5
	Term-6	16.5
1	Marketing of Financial Services	1.5
2	Micro Finance and Financial Inclusion	1.5
3	International Trade Finance - II	1.5
4	Leadership and Change Management	1.5
5	Corporate Governance and Business Ethics	1.5
6	Universal Human Values	1.5
7	Elective 1 (Compulsory)	1.5
8	Elective 2 (Compulsory)	1.5
9	Elective 3 (Compulsory)	1.5
10	Social Development Project	3

ELECTIVE COURSES

Sr No.	Elective	Credits
	Term-3	
1	Advanced Corporate Finance	1.5
2	Advanced Econometric Analysis	1.5
3	Bank Financial Management	1.5
4	Decision Making using Cost Management	1.5

5	Data Science Using Python	1.5
6	Technical Analysis of Financial Markets	1.5
7	Product Management	1.5
	Term-4	
1	Operational Risk Management	1.5
2	Advanced Spreadsheet Modelling	1.5
3	Corporate Valuation	1.5
4	Big Data Analysis & Machine Learning in Banking	1.5
5	Financial Analysis And Algorithmic Trading Using Python	1.5
6	Credit Scorecard Development and Validation With Python	1.5
	Term-5	
1	Indian Accounting Standards (Ind AS) converged with IFRS for Banks and Financial Institutions	1.5
2	Alternative Investments	1.5
3	Regulatory Compliance in Banks and Financial Institutions	1.5
4	Agri-Commodity Derivatives	1.5
5	Design Thinking and Innovation	1.5
6	Central Banking in Emerging Market Economies	1.5
7	Forex Dealing with Bourse Game	1.5
8	Supply Chain Financing	1.5
9	Ethics in Finance (CFA Institute Codes of Ethics and Standards of Professional Conduct)	1.5
10	Central Government Budgeting and Finances	1.5
11	Critical Thinking and Decision Making	1.5
	Term-6	
1	Mergers and Acquisitions	1.5
2	Advanced Risk Management	1.5

3	Financial Engineering and Structured Finance	1.5
4	Risk Based Internal Audit	1.5
5	Strategic Consulting	1.5
6	Climate Finance	1.5
7	Entrepreneurial Finance	1.5
8	Compensation and Benefits	1.5
9	Indian Economy in the Context of Globalization	1.5
10	Essentials of FEMA	1.5
11	Behavioural Finance	1.5
12	Financial Services and Insurance	1.5
13	Blockchain Technology and Artificial Intelligence Applications in Banking	1.5
14	Macro Fiscal Policy	1.5
15	Managerial Communication in Dynamic Business Environment	1.5
16	Income Tax and GST	1.5
17	Employer Branding	1.5
18	Innovative Financing to Agribusiness: Risks and Opportunities for Sustainable Businesses	1.5
19	Ethics in Finance	1.5
	Total Credits	108.5

METHOD OF INSTRUCTION

Method of Instruction includes formal lectures, case discussions, group discussions, simulation of business operations through games, individual and group assignments, projects, etc. The whole approach would be student-oriented. Emphasis will be given on interaction with the industry and practitioners and this helps the students to relate concepts, principles and theory to practical banking and finance industry requirements. The PGDM (B&FS) programme aims to equip the students with the tools and concepts to appreciate and analyze the latest developments in banking and finance.

E-RESOURCES

Students will be given access to the institute's ERP system which will enable them download/access time table, reading material, daily and course wise attendance, fee receipt, etc. Students will also be given access to the Digital Library Resources and Databases.

For communication, a googlegroups email id and WhatsApp group will be created for all students in PGDM 2025-27 batch. Students are instructed not to share any academic information/data received from the Institute with any other person/group.

SUMMER INTERNSHIP

After completing three terms of course work, the students of PGDM (B&FS) Course have to take up a summer internship assignment/project in an organization for a period of 9 weeks. The summer internship project is an integral part of the academic curriculum of the PGDM (B&FS) course with 2 credits and must be completed satisfactorily by all students.

This project is intended to give students an opportunity to participate in banking and financial sector operations/research. The level of analysis is expected to be relevant for students who have completed the foundation courses. The objective is to expose the students to the dynamics of an organization and to integrate classroom learning with practical experience under the combined guidance of executives from the organization and faculty from NIBM.

Accommodation during Summer Internship: The students have to arrange and pay for their own accommodation during the Summer Internship. For students doing internship in Pune, campus accommodation can be provided on campus, subject to availability.

Absence from Summer Organization: One of the key objectives of Summer Internship is to learn to cope up with real-life constraints. Therefore, students are not allowed to leave their Summer Organization during the Internship. Visiting NIBM to get easy solutions for their Summer Internship by consulting the faculty is not permitted.

Advanced Project in Banking and Finance (APBF)

An Advanced Project in Banking and Finance (APBF) will be done during Term-5. This project will be an advanced level project which will carry 3 credit weightage in the evaluation process. The project will be carefully monitored by an NIBM faculty and evaluation will be done by external experts. At this stage, the students will be able to take up projects in the areas of Risk Management, Treasury, Advanced Credit Analysis, International Banking and Foreign Exchange, etc. Students should note that plagiarism software will be used to check the authenticity of the Project. This will be done for Summer Internship as well as final project report.

Electives and Certification: Students will be given options to take up elective courses in Term-3, Term-4, Term-5 and Term-6, which will be announced from time to time. Elective types are compulsory 1.5 credit courses. Their credits will be reflected in the grade card. The elective grades will be included in CGPA calculation. Students will not be permitted to opt out of electives after attending 2 sessions in any course. Some courses like 'Communication and Personality Development' need to be compulsorily attended by students.

THE SOCIAL DEVELOPMENT PROJECT

The Social Development Project (SDP) begins at the start of the first year of the Programme and runs through the entire stay of each student in the Institute. The objectives of Social Development Project are to broad base management education and practice, and to orient the students to appreciate the larger socio-economic and political conditions within which organizations function.

The Social Development Project is a compulsory component of the NIBM Post Graduate Diploma. Normally groups of five to eight students take up a project in and around Pune (town and district) with the objective of participating in, studying and analyzing an organization/ agency/utility/service/institution and then recommending appropriate interventions/operating strategies/solutions which will carry 3 credit weightage in the evaluation process..

The project is flexibly structured to enable students to have ample room to experience and experiment and there are no classroom sessions. It is spread over two years, making it possible for them to carry out the project-related work at their convenience. On completion of the project work, each group of students will submit a report. This will be followed by the final presentation which will be evaluated.

ACADEMIC EVALUATION

An objective, transparent and continuous evaluation process will be followed in order to:

- (a) Gauge and communicate the relative and absolute performance of the students.
- (b) Provide a benchmark so that the students are motivated to excel in their performance.

1. EVALUATION SCHEME

- (a) For core compulsory 3-credit courses, there will be both a mid-term examination and an end-term examination. For 1.5-credit courses, there will be an end-term examination only.
- (b) For elective courses, course coordinator can decide the entire evaluation scheme.
- (c) For core compulsory courses, besides the mid-term and end-term examinations specified above, course coordinators would use a mix of assignments, quizzes, class participation, project work, case analysis, viva and any other evaluation method as

found suitable to test the performance of students on a continuous basis. This mix can vary from course to course.

- (d) Course coordinator can decide on the weightage for each evaluation component in the course except for Mid-term and End-term examinations. The indicative evaluation weights are given in the following table.

	<i>Pre-Mid Term Evaluation Weight</i>	<i>Mid-Term Examination Weight</i>	<i>Post-Mid Term Evaluation Weight</i>	<i>Final Examination Weight</i>
3.0 credit course	10%	40%	10%	40%
1.5 credit course	50%			50%

- (a) Coordinators will also have the discretion to make some mid-course changes in the evaluation scheme if, in their best judgment, such changes become necessary as the course progresses. The changes will be promptly announced to the students and PG Office if and whenever they are made.

2. GRADING METHODOLOGY

- (a) For the grading purpose, aggregated marks submitted by the course coordinator will be considered.
- (b) The Grading Scale will constitute 8 letter grades. Each letter grade will carry pre-determined grade points. The assignment of the letter grade for a particular course will be based on course-wise aggregate marks cut-offs determined using the average and standard deviation of marks of all the students for that course. The Grading scale is summarized in the table below:

<i>Grade</i>	<i>Marks Cut-Off</i>	<i>Grade Points</i>
A+	$\geq \mu + 1.5 \sigma$	10
A	$< \mu + 1.5 \sigma$ and $\geq \mu + 1 \sigma$	9
B+	$< \mu + 1 \sigma$ and $\geq \mu + 0.5 \sigma$	8
B	$< \mu + 0.5 \sigma$ and $\geq \mu$	7
C+	$< \mu$ and $\geq \mu - 1 \sigma$	6
C	$< \mu - 1 \sigma$ and $\geq \mu - 2 \sigma$	5
D	$< \mu - 2 \sigma$	4
E	Significantly poor performance at the discretion of concerned faculty	2
I	Temporary Incomplete – Final Grade Pending	

(μ = Average marks for course, σ = standard deviation of marks for course)

- (c) If there is a significantly lower marks at below the average, it will be treated as a poor performance and “E” grade may be awarded at the decision of concerned faculty. If a student misses one or more components of evaluation with prior permission and is likely to be given a make-up test, temporarily 'I' grade will be awarded by the PG Office. This 'I' grade should be replaced by a final grade within a period of two weeks after completing the process of evaluation. In case the student fails to complete the evaluation as indicated above, the final grade will be awarded on the assumption that the student gets zero marks in the missed components with the approval of Dean (Academic Programme).

3. GRADING PROCESS

- (a) Based on the Attendance Policy for PGDM, student grades may be affected (reduced) for individual courses. The PG Office will incorporate attendance linked impact on grades before finalizing grade distribution for individual courses.
- (b) The course grades declared by the PGDM Office will be treated as final and used for assigning grade points. However, in case of any grievance on the final grade awarded, a student may approach the Dean (Academic Programme) & Principal, with a written request within a week of the PGDM Office making the final grades available to students for information/perusal. It will remain the students' responsibility to keep track of their grades even during their absence from the campus (e.g. during term breaks and summer vacation) through appropriate modes of contact/enquiry.

4. AVERAGE GRADE POINTS AND GRADE CARD

- (a) **GRADE POINT AVERAGE (GPA)** for a term is the weighted average of the grade points obtained in the courses registered for in the term (weights being the respective course credits).
- (b) **CUMULATIVE GRADE POINT AVERAGE (CGPA)** at the end of a term, is the weighted average of the grade points obtained in all the courses registered for (weights being the respective course credits), up to and including that term. CGPA will be calculated on the basis of total credits of 108.5 that includes compulsory electives.
- (c) **GRADE CARDS:** The PGDM Office will issue a grade card within four weeks from the conclusion of each term. Students are expected to bring to the notice of the PGDM Office immediately errors, if any, in their grade cards.

5. DEFICIT CREDIT POINTS (DCPs)

- (a) If a student has obtained D or E grade in a course, this will be a reflection of extreme underperformance in that particular course. D or E grade will carry Deficit Credit Points (DCPs) as given below:

	<i>Grade D</i>	<i>Grade E</i>
1.5 credit course	1.5 DCPs	2 DCPs
3.0 credit course	3.0 DCPs	4 DCPs

- (b) The cumulative DCPs over terms will be tracked for each student. The maximum permissible DCPs per year is given below:

	<i>1st Year (Cumulative over Terms 1,2 and 3)</i>	<i>2nd Year (Cumulative over Terms 4,5 and 6)</i>	<i>2-Years Total</i>
Max. Permissible DCPs as % of Credits	≤ 25%	≤ 20%	≤ 20%
No. of Credits	57	51.5	108.5
Maximum Permissible DCPs (rounded up to the higher whole no.)	≤ 14	≤ 10	≤ 22

- (c) **The binding measure will be the maximum permissible DCPs as % of credits.**

Thus, if the number of credits in a particular year and for the full two years increases (or decreases), the maximum permissible DCPs in absolute numbers (rounded up to the higher whole number) will also increase (decrease).

- (d) If a student has accumulated DCPs greater than the maximum permissible for that individual period (i.e. 1st year or 2nd year as given in the above table), the excess DCPs can be cleared through make up exams with the approval of Dean (Academic Programme). In order to do so, the student can choose the courses for which to appear for a re-examination.

- (e) For the Institute to permit a re-examination, the student will have to pay the following Re-examination fees

Rs. 5000/- for every 3.0 credit course in which re-examination is sought

Rs, 3000/- for every 2.0/1.5 credit course in which re-examination is sought

- (f) Passing the re-examinations for DCP courses will give the student only the lowest possible non-DCP grade (that is C grade) and the associated grade points for those courses in which re-examination was conducted. The student's CGPA will continue to reflect the low grade points for the DCP courses in which re-examinations were not conducted.
- (g) For students who have accumulated less than the maximum limit of DCPs, the low grade points for the DCP courses will continue to reflect in the CGPA.
- (h) **If the student fails in the re-examinations and continues to have DCPs over the maximum permissible for any year, he/she will be subjected to high penalties in terms of hold-back of promotion and award of degree. The Promotion and Graduation Policy may be referred to for details.**
- (i) The student will have to submit a written note to Dean (Academic Programme) requesting permission for re-examination to clear excess DCPs and expressing willingness to pay the associated Examination fees. The Dean (Academic Programme) will inform the concerned course coordinator, who will be required to set the re-examination paper(s) and evaluate the student(s). The PG Office will collect and account for the examination fees.
- (j) **In case a student breaches the cumulative DCP limit of 22 DCPs at any point of time during the course, no re-exams will be conducted and the student will be asked to either (i) repeat that year with appropriate fee payment or (ii) withdraw from the course altogether. Therefore, if a student gets higher than 22 at the end of the first year (which is greater than the existing cumulative 2-year limit of 22 DCPs), he/she will have to quit the course or should repeat the first year by joining the immediate next batch.**

6. AWARDING AND DECLARING MARKS FOR EVALUATION COMPONENTS

- (a) Students will be given an opportunity to verify/scrutinize the answer sheets after evaluation. This is meant to verify whether all answers have been evaluated, the totaling of marks is correct and to understand their performance in each question so that they know the gaps for future improvement. For such errors, students may approach the concerned faculty through the PG Office, immediately after scrutiny. The concerned faculty is obligated to make the necessary rectifications and communicate the same within **2 working days** to the PG Office. The students generally cannot request for re-evaluation of any answer. However, in case a student strongly feels the need for a re-evaluation, he/she will have to give an application to

the Dean (Academic Programme) & Principal, who, if necessary, will request the concerned faculty to re-evaluate.

- (b) Faculty may share with the students the model/expected answers after each evaluation.

7. ABSENCE FROM EXAMINATION

- (a) **Absence due to medical grounds:** Dean (Academic Programme) may permit re-examination in rare cases such as hospitalisation of student concerned or death of immediate relative in the family of student concerned. Dean (Academic Programme) may take appropriate decision on such cases based on medical certificate from doctor authorized by the Institute for students who may miss mid-term, end term exams or other announced tests. However, no surprise tests or quizzes shall be conducted again. Concerned course coordinators will be required to conduct and evaluate a re-examination after receiving Dean (Academic Programme) note.
- (b) If any student is taking treatment from any outside doctor, an email should immediately be sent to RMO and AO-PGDM on the same day or next day. Also, medical certificates issued by outside Doctors should be approved by our RMO, without which student's absence for sessions or exams will not be condoned.
- (c) If students have missed any session or exam for medical reasons, the valid medical certificate issued by NIBM's RMO should reach PGDM office **within 7 working days**. Medical certificate submitted thereafter will **NOT BE ACCEPTED**.
- (d) **Absence due to Institutional leave granted for Extra-curricular activities:** Dean (Academic Programme) may sanction Institutional leave to one or more students for participation in inter-collegiate competitions and extra-curricular activities. Such leave will not be granted during the period of mid-term and end-term examinations. If a student has been granted Institutional leave for extra-curricular activities and, during the leave period a surprise test/planned test or quiz is conducted for one or more courses, the student will have to approach the concerned faculty by submitting a note to the Dean (Academic Programme). In such an instance, the concerned faculty will have the discretion to offer a re-test/quiz for those students who were granted the leave or alternately scale up the weightage for the final exam by the weight assigned to the test/quiz.

8. ACADEMIC MALPRACTICE

(a) *Malpractice during exams detected by invigilators*: Based on their report, which would be binding, the PGDM committee would decide on the nature of punishment as follows:

1. First Offence: **Zero** for the **exam**.
2. Second offence: **Zero** for the **module + forfeiture of one week's attendance**, during which the student must be present in all sessions.
3. Third offence: **Expulsion** from the PGDM **programme**.

(b) *Malpractice detected by examiner during evaluation*: The PGDM committee will decide on the nature and degree of punishment.

(c) *Malpractice while attending sessions* : If any student gives bio-metric attendance and then leaves the classroom without informing the programme secretary, if evidence is found to this effect, it will lead to forfeiture of two days attendance of such student in the first instance. For repeat indulgence in such malpractices the student can be debarred from placement process with approval of PGDM committee.

(d) *Malpractice during display of answer sheets to students* : If any student is found to carry his/her answer sheet outside the hall in which answer sheets are shown to the students, the student will be given zero marks for that exam. Such student is also liable for disciplinary action.

(e) Students will not be allowed to leave campus during annual events like Adhikosh, Alumni Meet, E-Cell Competition, Annual sports event, Annual Summit, etc.

9. SUBSTANCE ABUSE

Students should be aware that, possessing, consuming, dealing in narcotic, intoxicating drugs, alcohol and tobacco is an offence punishable with imprisonment under Bharatiya Nyaya Sanhita (BNS) 2023 and students shall not indulge in such activities during their stay in the campus. An undertaking in this regard will be taken from all students.

10. PROMOTION & GRADUATION POLICY

1. CGPA and Deficit Credit Points (DCPs) will form the basis for determining if a student has become eligible for:
 - (a) Promotion from the first to the second year, and
 - (b) Award of PGDM (B & FS) at the end of the programme.

2. Promotion from 1st year to 2nd year is not automatic. A student will be **eligible for promotion to Second Year** of the programme if and only if she/he meets the following academic standards at the end of first year:
 - (a) Obtain a **CGPA of at least 4.5** for First Year,
 - (b) **Do not have more than 14 DCPs** for the First Year, after one chance for clearing excess DCPs for First Year, and
3. A student will be **eligible for Award of NIBM Diploma** on completion of the Programme only if he/she satisfies the following criteria at the end of second year.
 - (a) Obtain a **CGPA of at least 4.5** overall,
 - (b) **Do not have more than 8 DCPs** in the Second Year alone (after one chance for clearing excess DCPs), and
 - (c) **Do not have more than 22 DCPs** for both years together.
4. No additional requests/appeals for improvement of grades for the purpose of reduction/removal of DCPs and/or for improving CGPA, will be entertained from any student.
5. A student who is found ineligible for promotion to second year under clause 2 above will be required to leave/terminated from the programme. Such students, as also students who anticipate a failure to meet the aforesaid criteria, may however, apply at any point of time during the academic year for repeating the first year with the next batch **with full fee payment for the additional year**. However, in exceptional cases, Dean (Academic Programme) & Principal may consider providing an opportunity to improve grades during Term 2 or 3.
6. A student who is found ineligible for award of diploma under clause 3 above will be required to leave/terminated from the programme. Such students, as also students who anticipate a failure to meet the aforesaid criteria, may however, apply at any point of time during the academic year for repeating the second year with the next batch **with full fee payment for the additional year**.
7. Repeat option, if allowed by the Institute, will be given only once in each year of the Programme. That is, no student will be allowed to be in the same year of the Programme for more than two years.

11. ATTENDANCE POLICY FOR PGDM

1. Students need to maintain an attendance of 80% in each course. This will imply the minimum attendance for each course as given below:

<i>Credit</i>	<i>No. of Sessions</i>	<i>Threshold Requirement*</i>
3.0 Credit	20	16
1.5 Credit	10	8

*A student cannot miss two consecutive classes in a particular course.

2. At the discretion of the Dean (Academic Programme), leaves may be granted for the following reasons:
 - (a) Medical (to be supported by a medical certificate from the Resident Medical Officer-RMO)
 - (b) Unavoidable Circumstances
 - (c) Institutional Extra-Curricular Activities and Inter-College Competitions (maximum of 5 days per term per student)Leaves under points (b) and (c) above will not be granted during mid-term and end-term examinations.
3. Students may seek exemption from attending class by applying to the Dean (Academic Programme) at least 3 days in advance from the date of the leave (the reason for which leave is being sought needs to be explained). The Leave Application Form should be submitted by the student to the concerned Programme Secretary. The Programme Secretary will write the details of the classes that the student will be missing during the period of leave. The Executive Officer-PGDM will verify the same and submit the application to the Dean (Academic Programme) for necessary action.
4. If a student misses classes without prior exemption by Dean (Academic Programme), irrespective of the reason, then the student will be counted as absent.
5. Overnight stay, outside the Hostel, during course-work is strictly prohibited. Any student who violates this rule will be strictly penalised.
6. In case a student falls below 80% minimum attendance for a course (as given above), then the Student's grade for that course will be pulled down by one notch (i.e. B+ will become B, B will become C+ and C will become D)
7. For courses where a student has obtained D grade (and associated DCPs) for lack of attendance, re-examination will not be permitted.

DRESS CODE

Students should come for attending lectures in Institute uniform whenever required (will be informed in advance) and otherwise in formal casuals. Student will visit library, cafeteria, office premises, etc. in decent dress. Shorts and night-wares are banned in public places in the campus. During the entire programme students should wear clothes which are in accordance to Indian culture and ethos.

CONDUCT DURING THE EXAMINATION

We expect examinations to be conducted with due seriousness and decorum. The following guidelines should therefore be observed:

1. Students should be seated in their allotted seats, **5 minutes before the exam starts**. They will not be allowed to appear for the examination, if they come after 15 minutes of the reporting time.
2. Students should ensure, before they leave the examination hall, that they have signed the attendance sheet.
3. All handouts, books, paper, notes etc., must be kept outside the examination hall. Any student found with note, paper, chits in person would be **liable for disciplinary action** forthwith.
4. Students should keep their personal belongings, if any, on the supervisor's table.
5. **Mobile phones are strictly not permitted** inside the examination hall.
6. Students have to bring their **own calculators and stationery**. Exchange of the same is not permitted.
7. Notes, books, Laptops will be allowed for open examinations only if explicitly permitted by the concerned instructor. Students will be allowed to use their own material only.
8. Students must maintain silence in the examination hall and should not murmur, talk or make signs during the examination.
9. **No student shall be allowed to leave the examination hall during the first half an hour.**
10. Once the student submits the answer sheet and leaves the hall, **he/she will not be allowed to re-enter the examination hall.**
11. Tea, coffee, eatables, etc., are not permitted inside the examination hall.
12. Students must submit the answer sheet timely at the close of examination.

ONLINE EXAMS

Online exams **if** conducted through Testmoz in a proctored way under strict invigilation. Students are allowed to carry their calculators and stationary items in the examination hall. They are not allowed to open any other software/application on their laptop during the examination.

If the above Code of Conduct is not adhered to, the student will be asked to leave the examination hall and suitable disciplinary action will be initiated.

Any student found to be copying or using any unfair means whatsoever will be asked to leave the examination, after endorsing the complete answer sheet as copied and suitable disciplinary action will be initiated.

Any argument or misbehavior with the supervisor would make the student liable for suitable disciplinary action. Penal action for non-compliance of Code of Conduct will be enforced strictly as per the rules specified.

GOLD MEDALS

A few Banks have been sponsoring Gold Medals to meritorious students to encourage excellence in performance.

CLASSES, ATTENDANCE AND OTHER RELATED MATTERS

Students should be present in the class, five minutes before the class starts. The Programme Secretary shall open the biometric machine five minutes before the start of every session. Students should mark their biometric attendance within 10 minutes. Attendance Reported in the ERP system will be final. Once the attendance is entered, students are not allowed to leave the classroom during the session for any reason, any breach of this will be considered as cheating attendance leading to forfeiture of two days attendance. **Mobile phones are strictly not allowed in the class room, even in silent mode.**

The calendar of sessions of different courses offered in a term will be communicated to the students at the beginning itself. Normally no classes will be rescheduled.

The PGDM Office will finalize a fixed seating arrangement for students which will be changed every Term. Students have to sit in their allotted seats only, else they would be marked absent. The learning process is student-centered and a student learns not only through the faculty but also through his/her peers in the class especially from those who possess relevant experience. **For Online classes students need to login atleast 5 minutes before the scheduled time of the session.**

Students must maintain regular and punctual attendance in courses. The instructor is free to adopt appropriate measures to regulate attendance, penalize absence, and ensure smooth and undisturbed process of learning in her/his class.

ADMINISTRATION OF THE PROGRAMME

The PGDM Office will be collecting feedback from students on all the courses, twice every Term – at midterm and at the end of the Term in the case of 3 credit courses and only once in

case of 1.5 & 2 credit courses. The students will submit their feedback in ERP system. Academic matters pertaining to the Post Graduate Diploma will be governed by the Academic Council. The Faculty Council will recommend the names of the students eligible for the award of Diploma.

The Dean (Academic Programme) & Principal will be the link between the students and the faculty. Guiding and counseling the students with the involvement of other faculty members is an important role of the Dean (Academic Programme) & Principal. If any student has a problem of an academic or personal nature, it may be referred to the Dean (Academic Programme) & Principal or to Student Counsellors.

The Executive Officer-PGDM and the PGDM office provides all the administrative support for the programme.

The fee structure is as follows:

First Year	Term 1	Term 2	Term 3
Academic Fee	2,81,200	2,22,400	2,22,400
Hostel Charges	36,000	36,000	36,000
Alumni Fees	2,000	2,000	2,000
*(Security Deposit Rs 12000/- + Mess Deposit Rs 8000)	20,000	-	-
Total	3,39,200	2,60,400	2,60,400
Due Date	July 4, 2025	October 13, 2025	January 5, 2026
Second Year	Term 4	Term 5	Term 6
Academic Fee	2,81,200	2,22,400	2,22,400
Hostel Charges	36,000	36000	36000
Alumni Fees	2,000	2000	2000
Total	3,19,200	2,60,400	2,60,400
Due Date	June 08, 2026	September 7, 2026	December 14, 2026

Security Deposit is refunded at end of the programme i.e. after April 2027.

The fee of Term-1 shall be paid in two installments. First installment of Rs.1,00,000/- on confirmation of admission offered by the Institute. The balance amount of Rs.2,19,200/- and in addition a security deposit of Rs.12,000/- and mess deposit of Rs. 8,000/-, totaling to Rs. 3,39,200/- is to be paid by July 4, 2025. Term fee as per above schedule may be remitted by RTGS/NEFT to our A/C No.20002403044 with Bank of Maharashtra, NIBM Branch, Pune (IFSC Code MAHB0001124). For all electronic remittances, kindly send a confirmatory e-mail

at: pgdm@nibmindia.org giving details of the remitters name, the UTR No., date of remittance, name of the bank, student's name, etc.

Please note that in addition to the above fees, you have to separately pay to the caterer an amount of Rs.6,000/- by cheque/cash as an advance payment. The security deposit of Rs.12,000/- and the mess deposit of Rs.8,000/- with the Institute will be refunded at the end of the Programme i.e. after April 2027. The advance amount of Rs.6,000/- paid to the caterer will either be adjusted towards mess bill or returned at the end of the course.

AICTE rules are followed regarding refund of fee. However, if a student withdraws admission 60 days or later after start of the course, no fee and security deposit refund will be offered to the student since such seats remain vacant for the entire course.

The fee for all terms has to be paid on the date of registration in the respective terms as indicated in the payment schedule. Penalty will be imposed as per Institute rules for late payment of fees. A delay by more than 7 days will attract penal @Rs. 100 per day from due date till the payment is made. Ensuring that term fee is to be paid as per the schedule shall be the responsibility of the student even if the student has availed educational loan. No student will be allowed to sit in the ensuing examination with dues in his/her account. A student therefore must abide by the deadlines mentioned in the handbook for the payment of their fee instalments in time.

GENERAL DISCIPLINE ON THE CAMPUS

Any behavior, conduct or an act on the part of a student, adversely affecting the general discipline on the campus, vitiating the academic atmosphere in the campus, inciting hostility or ill-will among the students, indulging in vandalism or destruction of the Institute's properties, misbehaving with the faculty and members of the staff of the Institute, being detrimental to the educational process of the institute in any manner, or bringing disrepute to the Institute, will be treated as a Misconduct. Without prejudice to the generality of the above, the following acts/conduct/behaviour will also be treated as misconduct: (a) Drinking alcohol, smoking and consumption of other intoxicating substances inside the campus; (b) Willful disobedience of the rules/orders/instructions issued from time to time; (c) Breach of Hostel Rules; (d) Cyber Crimes. **Further, mobile phones and recording equipments are strictly not allowed in the classrooms, library, computer center, various offices, cafeteria and such other places as the Institute may specify. While use of laptop in the library is permitted, its use in classrooms shall be as per the directions of specific instructors.**

Such misconduct will be dealt with seriously and may entail punishments such as fine, denial of hostel and/ or placement facilities and even suspension or expulsion from the Programme.

The Pune Regional Transport Office (RTO) has recommended **ban on entry of helmetless two-wheeler riders** in all government offices and educational Institutes. The move is aimed at promoting use of helmets by two-wheeler riders after a recent study showed that helmetless riding contributed to a major chunk of fatal accidents.

The rules governing students conduct in campus, library, hostels, mess, etc. are comprehensively described in the following rule books which are available on PGDM website under 'Rules':

- (a) Hostel and Mess Rules
- (b) Library Rules

Internal Complaints committee (ICC/IC/POSH)

A Committee was constituted for Prevention, Prohibition and Redressal of Sexual Harassment of Women at Work-Place vide circular No. DIR/2022-23/4 dated April 19, 2022. The Committee is being constituted w.e.f. April 19, 2023 till further orders. The Committee shall address and act decisively against all gender-based violence/complaints. The Committee shall function as per norms specified in Approval Process Handbook of AICTE.

Anti-ragging

Ragging in any form is totally banned on the campus and anyone found guilty of ragging and/or abetting is liable to be punished. As per AICTE norms, undertaking must be filled by every student under Forms section on the website www.antiragging.in.

URL https://antiragging.in/affidavit_registration_disclaimer.html

The reference number received after registration would be required during admission formalities.

Following Committees have been reconstituted are uploaded on our website :

1. **The Anti-ragging Committee** has been constituted for prevention and prohibition of any kind of ragging in the campus
2. **Grievance Redress Committee and Ombudsman:** To prevent unfair practices and to provide a mechanism to students for redressal of their grievances, a Grievance Redressal Committee is formed.

3. **Committee for SC/ST** : A Committee for SC/ST is constituted to look into any related issues or grievances.

Local Guardian

Dr Sarita Bhatnagar (senior warden for girls) will function as the Local Guardian for female students of both batches. Office Tel. Extn. 6130 / Res.Tel. Extn. 6181 and Email: sarita@nibmindia.org

Dr Shomi Srivastava (senior warden for boys) will function as the Local Guardian for male students of both batches. Office Tel. Extn. 6139 / Res. Tel. Extn. 6198 and Email: shomi@nibmindia.org

Dr Sarita Bhatnagar will be visiting the Ladies Hostel and Dr. Shomi Srivastava will be visiting the Gents Hostel periodically and the students may confide to them specific issues/problems they may be facing at the Campus for guidance and assistance.

Hostel Wardens

The following Faculty / officials are designated as Senior Wardens/ Wardens/ Assistant Wardens:

Senior Warden (Boys):	Dr Shomi Srivastava, Associate Professor
Senior Warden (Girls):	Dr Sarita Bhatnagar, Associate Professor
Warden (Boys):	Dr Debaditya Mohanti, Assistant Professor
Warden (Girls):	Dr Mahasweta Das Saha, Assistant Professor
Assistant Warden (Boys):	Shri Baliram R Pawar, Estate cum Security Officer
Assistant Warden (Girls):	Dr Mini Chitkara, Resident Medical Officer

PGDM Placement Policy

Role of NIBM

The role of NIBM is that of a facilitator and counsellor for placement and it does NOT guarantee a job.

Registration

Students interested to participate in the placement process must register with the Placement Officer.

Eligibility of students to participate in placement process

- Attendance in all the terms must be not less than the prescribed minimum. As of now it is 80%.
- 100% attendance in pre-placement training including mock interviews, group discussions and the like.
- Students who have received and accepted the pre-placement offers (PPOs) are not eligible.

Acts of students that will lead to debarring them from placement

- Students who were found cheating in any of the examinations.
- Students who register for the placement process for a company and later back out from the same.

Guidelines for Students

- All correspondence to and from the company will be routed only through the official designated by NIBM for placement.
- **No student other than Placement Committee members is allowed to contact any company officials without prior permission of the Dean (Academic Programme).** Violation of this condition will be construed as an act of misconduct and necessary action including debarment from placement will be initiated against such students.
- It is the responsibility of the students to ensure that he/she meets all the requirements (academic qualification, medical fitness, age, etc.) of an employer.
- If a student makes any false claims in his/her resume submitted to NIBM, his/her registration will be cancelled immediately. If the student has already received a job offer it would be revoked and there would be further disciplinary action as per decision of the Dean (Academic Programme).

- **It is mandatory for all shortlisted students to participate in the recruitment process / interview. Withdrawal or non-cooperation by any student will lead to debarring the student from placement process.**
- Students must keep their Identity Card with them at the time of Pre Placement Talk/Written Test/Group Discussion/Interviews, and produce the same when asked by the visiting team, NIBM staff or their representatives.
- **All students must perform to their best potential in all processes. If any incident of underperformance or misbehaviour by any student/s reported by any company, such students will be banned from the placement process.**
- Each student will be **given a maximum of eight attempts** of job interview. Students who fail to secure a job in eight attempts **will not be eligible to participate in the subsequent placement process.**
- If a company has shortlisted students on its own for its placement process, reluctant candidates can opt out of that pool and apply to companies of their choice. However, if a shortlisted student agrees to participate in the placement process of such a company, it would be counted as a valid attempt.
- Maximum number of interviews a student can give in a day is four.
- **One student one job, at the first instance.** If a student is offered a job in a slot, he/she will be de-registered from the placement process and would not be allowed to appear in any further processes. Students who do not accept the first offer will not be eligible to participate in the subsequent placement process.
- If a student receives more than one offer he/she must accept the offer received first. It will be decided based on the timing of receipt of offers.
- Responsibility of immediately updating the placement data in software (superset) rests with the Placement Committee.
- Any update regarding placement offer should be shared first with Dean (Academic Programme) / Placement Officer.

Guidelines for Recruiting Companies

- NIBM will invite prospective employers along with all relevant information to participate in the campus recruitment at NIBM. Employers can also contact the NIBM for their requirement.
- The details of the respective final year students registered for placement will be sent to the company/organization concerned, as per their requirement.

- Date and time which will be mutually convenient to NIBM and the recruiter will be fixed for the recruitment/interviews. Scheduling will be done normally based on the pay package and job profile offered by companies.
- NIBM will have the right to decide on slots for companies. No company will be allowed to make offers before the slotted day and time.
- Companies will conduct their screening processes (GD, Psychometric Tests, etc.) prior to conducting the interviews in the slotted days of the placement week.
- The companies are expected to complete the screening process like written test, case study, etc. before the interview.
- If required, online interviews or interviews through WeBex/Zoom or video call/conferencing may be arranged.
- The companies may announce the results as soon as possible (preferably on the same day once the selection process is over) and may provide spot offers to the selected students.
- Interested companies will provide JD of role positions offered, compensation, terms and conditions, etc., which will be informed to the students.
- In case a company has a specific requirement / request, the Dean (Academic Programme) will have the right to nominate any student/s and it will be mandatory for the student/s nominated to participate and cooperate in the recruitment process by the company.

Off Campus Recruitment

The institute will send the data of interested students to companies which want to recruit without visiting the institute. Once the shortlist is received from the companies the same will be shared with all shortlisted candidates individually. Shortlisted students must necessarily participate in the recruitment process by such companies.

The placement policy shall be read in congruence with the Institute's policies, rules, regulations and practices as enforced from time to time on matters whether specified herein or not. The Institute's decisions on all such matters shall be final.

The Institute, at any time and in its sole discretion may amend, suspend, vary and modify any of the terms and conditions of placement policy and/or any allied policies.

Based on the recommendations of the PGDM Committee, the Director & Dean (Academic Programme) shall be the competent authority to take final decisions.

Calendar for PGDM (B&FS) 2025-2027 (Tentative)

	PGP- I	PGP- II
Registration & Orientation	July 4 - 12, 2025	
	Term I	Term IV
Classes commence	July 14, 2025	June 8, 2026
Mid-term Examinations	August 18 - 23, 2025	July 13 - 18, 2026
Classes end	September 27, 2025	August 22, 2026
End-term Examinations	September 29 - October 4, 2025	August 24 - 29, 2026
Term-Break	October 5 - 12, 2025	August 30 - September 6, 2026
	Term II	Term V
Classes commence	October 13, 2025	September 7, 2026
Mid-term Examinations	November 17 - 22, 2025	October 12 - 17, 2026
Classes end	December 27, 2025	November 28, 2026
End-term Examinations	December 29 - January 3, 2026	November 30 - December 5, 2026
Placement Week	-----	November 16 - 21, 2026
Term-Break	-----	December 6 - 13, 2026
	Term III	Term VI
Classes commence	January 5, 2026	December 14, 2026
Mid-term Examinations	February 9 - 14, 2026	January 18 - 23, 2027
Classes end	March 21, 2026	February 27, 2027
End-term Examinations	March 23 - 28, 2026	March 1 - 6, 2027
Convocation	---	To be announced
Summer Internship Preparation	---	---
Summer Internship	March 30 - May 30, 2026	---
Term-Break	May 31 - June 7, 2026	---