

**MANGALORE UNIVERSITY**

**REGULATIONS GOVERNING POST GRADUATE DIPLOMA PROGRAMME  
IN FINANCE AND BANKING TECHNOLOGY**

(Framed as per Section 44(1) (C) of K.S.U. Act 2000)

**1. TITLE AND COMMENCEMENT:**

- i) These regulations shall be called “Regulations governing Post-Graduate Diploma Programme in Finance and Banking Technology” (PGDFBT).
- ii) These regulations shall come into force from the date of assent of the Chancellor.

**2. ELIGIBILITY FOR ADMISSION:**

Candidates who have passed Bachelors Degree examination of Mangalore University or any other University considered as equivalent thereto are eligible for admission to this programme.

**3. DURATION OF THE PROGRAMME:**

The duration of the programme shall extend over one academic year having a minimum of 32 weeks of instruction and two weeks of Examination.

**4. MEDIUM OF THE PROGRAMME:**

The medium of instruction shall be English.

## **5. HOURS OF INSTRUCTION PER WEEK:**

There shall be 28-34 hours of instruction per week. These hours may be distributed for lectures, seminars, tutorials, project work and other modes of instruction.

## **6. ATTENDANCE:**

Each paper shall be treated as an independent unit for the purpose of attendance. A student shall attend a minimum of 75% of the total instruction hours in a paper including tutorials and seminars. There shall be no provision for condonation of shortage of attendance and a student who fails to secure 75% attendance in a paper shall be required to repeat that programme.

## **7. MAXIMUM PERIOD FOR COMPELTION OF THE PROGRAMME:**

The candidate shall complete the programme within the period prescribed in the regulation governing maximum period of completing various degree/ diploma programmes of Mangalore University.

## **8. SUBJECT OF STUDY:**

The subject of study shall comprise Banking and Financial System in India, Bank Management, Banking Innovations and Technology, Legal and Regulatory Aspects of Banking, Accounting and Finance for Bankers, Information Technology Laws and Cyber Crime in Banking, and International Banking and Forex Management or any other subjects related to this field introduced from time to time.

## 9. SCHEME OF EXAMINATION AND INSTRUCTION:

There shall be an examination at the end of academic year ordinarily in the month of May/June. The scheme of examination and instructions are as detailed below:

Subjects	Instruction Hrs. per Paper/ week	Duration of Exam (hrs)	Marks		
			IA	Exam	Total
7 Theory papers	7x4	7x3	7x30	7x70	7x100
Viva-Voce	–	–	–	100	100
<b>Total</b>					<b>800</b>

## 10. INTERNAL ASSESSMENT:

10.1 Marks for internal assessment shall be awarded on the basis of performance in seminars, tests, assignments etc., or as determined by the Board of Studies from time to time. The internal assessment marks shall be notified on the college notice board for information of the candidates and thereafter it shall be communicated to the Registrar (Evaluation) 10 days before the commencement of the University examinations and the Registrar (Evaluation) shall have access to the records of such internal assessment.

- 10.2 Internal assessment marks shall be shown separately in the marks card. A candidate who has rejected the result or who, having failed to take the examination again or who has appeared for improvement shall retain the internal assessment marks already obtained.

## **11. REGISTERING FOR THE EXAMINATIONS:**

A candidate shall register for all the papers in the subject of a year when he/she appears for the examination of that year for first time.

## **12. VALUATION OF ANSWERSSCRIPTS:**

- 12.1 Each written course/paper shall be valued by one internal examiner and one external examiner from the panel of examiners prepared by the concerned B.O.S. and approved by the University. Each practical examination shall be jointly conducted and evaluated by one internal examiner and one external examiner or two external examiners if there are no internal examiners. Viva-voce shall be conducted by the Common Viva-Board consisting of the Chairman (BOE), internal guide and two external experts as approved by the Registrar (Evaluation).
- 12.2 If the difference in marks between two valuations is more than 20% of the maximum marks, the Registrar (Evaluation) shall check the entries and the total marks assigned by the two valuers. If there is any mistake in totaling, it shall be rectified. While checking the total, if it is observed that any one or more of the answers is not valued by one of the valuers, the Registrar (Evaluation) shall advise the internal members of the Board of Examiners to value that answer. After receiving the marks, the

Registrar (Evaluation) shall make the necessary corrections. Despite all these corrections, if the difference between the two valuations is still more than 20%, the Registrar (Evaluation) shall refer such answer scripts to the Chairman of the BOE for arranging third valuation by the examiners from among the approved panel of examiners.

- 12.3 In case of two valuations, the average of the two valuations and if there are three valuations, the average of the nearest two valuations shall be taken for declaring results.

### **13. MINIMUM FOR A PASS:**

- 13.1 No candidate shall be declared to have passed in a examination unless he/she obtains not less than 40% marks in the University Examination in each unit such as theory papers/Viva-voce and 40% marks in theory and internal assessment marks put together.
- 13.2 There shall be no minimum in respect of internal assessment.
- 13.3. A Candidate who fails in any of the subject/ paper/ Viva-voce shall reappear in that unit and pass the examination subsequently.

### **14. CLASSIFICATION OF SUCCESSFUL CANDIDATES:**

- i) The results of successful candidates at the end of year shall be classified on the basis of aggregate marks obtained.
- ii) The candidates who pass the examinations in the first attempt are eligible for ranks provided they secure at least 60%.

**Percentage of marks for declaring class:**

First Class with Distinction	:	70% and above
First Class	:	60% and above but less than 70%
High Second Class	:	55% and above but less than 60%
Second class	:	50% and above but less than 55%
Pass class	:	40% and above but less than 50%

**16. REJECTION OF RESULTS**

- 16.1 A candidate may be permitted to reject the result of the whole examination. Rejection of result paper-wise/subject-wise shall not be permitted. A candidate who has rejected the result shall appear for the regular examination following immediately.
- 16.2 The rejection shall be exercised only once in a year and the rejection once exercised cannot be revoked.
- 16.3 Application for rejection along with the payment of the prescribed fee shall be submitted to the Registrar (Evaluation) through the college of study together with the original statement of marks within 30 days from the date of publication of the result.
- 16.4 A candidate who has rejected the result is eligible only for class and not for ranking.

**17. IMPROVEMENT OF RESULTS:**

- i) A candidate who passes all the papers may be permitted to improve the result by reappearing for the whole examination.

- ii) The reappearance could be permitted twice during double the period without restricting it to the subsequent examination only. The regulation governing maximum period for completing various degree/ diploma programme notified by the University from time to time shall be applicable for improvement of results also.
- iii) The student could be permitted to apply for the improvement examination 45 days in advance of the pertinent examination whenever held.
- iv) If the candidate passes in all the subjects in the reappearance, higher of the two aggregate marks secured by the candidate shall be awarded to the candidate. In case the candidate fails in the reappearance, candidate shall retain the first appearance result.
- v) A candidate who appears for improvement is eligible only for class and not for ranking.

(Assented by the Chancellor on 07.09.2018 as communicated in Government letter No.ED 05 UDS 2018 dated 06.10.2018)

Sd/-  
REGISTRAR.