



No.: 389242

**OFFICE OF THE REGISTRAR - EVALUATION**  
manipal.edu, Madhav Nagar, Manipal - 576 104, Karnataka, India

Date : 04 APRIL 2024

**CONSOLIDATED GRADE REPORT**  
**POST GRADUATE DIPLOMA IN BANKING - RETAIL RELATIONSHIP (PGDB-RR)**

Name : SHUBHANGI KAROLIA

Duration of the program: 1 Year

Registration No. : 220042527020

Month & Year of commencement : DECEMBER-2022

Medium of instruction: English

Month & Year of completion : JANUARY-2024

Subject Code	Subject	Course Credit	Grade	GPA
<b>TERM I</b>				
PGY 501 RR	BASICS OF BANKING	3	A+	<b>9.18</b>
PGY 503	ECONOMICS FOR BANKERS	2	A	
PGY 505	ACCOUNTING & STATISTICS FOR BANKERS	3	A	
PGY 507 RR	RETAIL BANKING PRODUCTS & PROCESS	4	A	
PGY 509 RR	REGULATIONS AND COMPLIANCE	2	A	
PGY 511	BUSINESS COMMUNICATION	3	A	
<b>TERM II</b>				
PGY 502 RR	DIGITAL BANKING	2	A	<b>9.53</b>
PGY 504 RR	SALES AND SERVICE	3	A+	
PGY 506 RR	RELATIONSHIP MANAGEMENT	3	A+	
PGY 508 RR	FINANCIAL PLANNING & WEALTH MANAGEMENT	3	A	
PGY 512	BEHAVIORAL SKILLS	3	A	
PGY 514 RR	IT & SYSTEMS	3	A+	
<b>TERM III</b>				
PGY 519	INTERNSHIP	3	C	<b>7.00</b>
<b>TERM IV</b>				
PGY 520	ON THE JOB TRAINING	3	E	<b>5.00</b>
<b>Total Course Credits : 40</b>		<b>Credits Earned : 40</b>		

Cumulative Grade Point Average (CGPA) =  $\frac{\sum (\text{GPA of each term} \times \text{Corresponding number of credits})}{\text{Sum of the entire course credits}} = 8.85$

**GRADING SYSTEM**

MARKS(%)	85 & above	75 - 84	65 - 74	60 - 64	55 - 59	50 - 54	Less than 50
GRADE	A+	A	B	C	D	E	F
GRADE VALUE	10	09	08	07	06	05	00

Entered by :

Verified by :

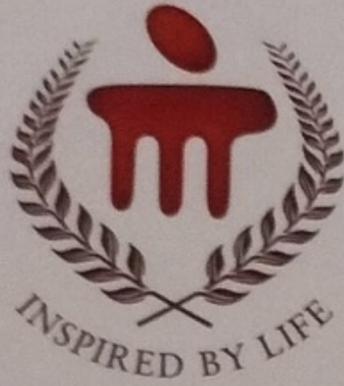
Scrutinized by :

*Chetana B.S.*

Signature of the Head of the Institution  
(with seal)



Registrar - Evaluation



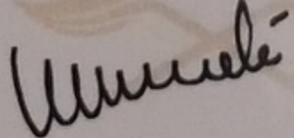
**MANIPAL**  
ACADEMY of HIGHER EDUCATION  
*(Institution of Eminence Deemed to be University)*

*This is to certify that*  
**SHUBHANGI KAROLIA**

*has been conferred*

**Post Graduate Diploma**  
**in**  
**Banking - Retail Relationship**

*having fulfilled the prescribed requirements in January 2024*

  
Vice-Chancellor

*Given under the seal of Manipal Academy of Higher Education, Manipal - India | On this date : May 22, 2024*



B4-220042527020 (YES)



Reg. No. : 220042527020  
Sl. No. : MAHE0334917