



SECOND YEAR OF MASTER OF COMMERCE MAJOR BANKING AND FINANCE REVISED SYLLABUS ACCORDING TO CBCS NEP 2020

COURSE TITLE: ACCOUNTING OF BANKING SECTOR
SEMESTER-III, W.E.F. 2024-2025

**RECOMMENDED BY THE BOARD OF STUDIES IN COMMERCE
AND**

APPROVED BY THE ACADEMIC COUNCIL

Devrukh Shikshan Prasarak Mandal's

Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce, and
Vid. Dadasaheb Pitre Science College (Autonomous), Devrukh.
Tal.Sangmeshwar, Dist. Ratnagiri-415804, Maharashtra, India

Academic Council Item No: _____

Name of the Implementing Institute	:	Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce, and Vid. Dadasaheb Pitre Science College (Autonomous), Devrukh. Tal. Sangmeshwar, Dist. Ratnagiri-415804
Name of the Parent University	:	University of Mumbai
Name of the Programme	:	Master of Commerce
Name of the Department	:	Commerce
Name of the Class	:	Second Year
Semester	:	Third
No. of Credits	:	04
Title of the Course	:	Accounting of Banking Sector
Course Code	:	C602BKT
Name of the Vertical in adherence to NEP 2020	:	Major and Minor
Eligibility for Admission	:	Any First Year of M.Com passed student seeking Admission to Second year Master Programme in adherence to Rules and Regulations of the University of Mumbai and Government of Maharashtra
Passing Marks	:	40%
Mode of Assessment	:	Formative and Summative
Level	:	PG
Pattern of Marks Distribution for TE and CIA	:	60:40
Status	:	NEP-CBCS
To be implemented from Academic Year	:	2024-2025
Ordinances /Regulations (if any)		

Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce and Vid. Dadasaheb Pitre Science College, Devrukh (An Autonomous College Affiliated with University of Mumbai)

Syllabus for Second Year of Master of Commerce in Banking and Finance

(With effect from the academic year 2024-2025)

SEMESTER-III

Paper No.— II

Course Title: Accounting of Banking Sector

No. of Credits - 04

Type of Vertical: Major and Minor

COURSE CODE:C602BKT

Learning Outcomes Based on BLOOM's Taxonomy:

After completing the course, the learner will be able to...

Course Learning Outcome No.	Blooms Taxonomy	Course Learning Outcome
CLO-01	Understand	To understand the concepts of Banking companies
CLO-02	Apply	To apply techniques of Accounting Systems & Provisions in Banks
CLO-03	Analyze	To analyze the scope of Interest and Annuities
CLO-04	Evaluate	To evaluate banking final accounts

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SEMESTER-III

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Accounting of Banking Sector

Modules at a Glance

SN	Modules	No. of Lectures	Credit
1	Introduction of Banking Companies	10	01
2	Accounting Systems & Provisions in Banks	15	01
3	Calculation of Interest and Annuities	15	01
4	Preparation of Final Accounts and Reporting	20	01
Total		60	04

SN	Modules/ Units
1	Introduction of Banking Companies
	<ul style="list-style-type: none">• Definition and features of banking companies• Types of banks• Different types of accounts maintained by banks• Bank products & services• Cash Management Services and its Importance
2	Accounting Systems & Provisions in Banking Companies

	<ul style="list-style-type: none">• Significant Features of Accounting Systems of Banking Companies• Books required to be maintained by banks• Income recognition, Classification of assets and advances, Provisions, Classification of investments• Provisions of Banking Regulation Act- 1949 applicable to banking companies:- Business, Capital and Reserve, Reserve funds, Dividend, Cash reserves, Loans and advances, Unclaimed deposits, Accounts and auditing
3	Calculation of Interest and Annuities
	<ul style="list-style-type: none">• Calculation of Simple Interest & Compound Interest; Calculation of Equated Monthly Instalments; Fixed and Floating Interest Rates;• Calculation of Annuities, Interest Calculation using Products/Balances; Amortization of a Debt; Sinking Funds
4	Preparation of Final Accounts and Reporting
	<ul style="list-style-type: none">• Disclosure Requirements of Banks and Additional Disclosures prescribed by RBI• Disclosures required under BASEL norms.• Preparation of Financial Statements of Banking Companies as per regulatory requirements

Access to the Course

The course is available for all the students admitted for Master of Commerce.

Forms of Assessment

The assessment of the course will be of Diagnostic, Formative and Summative type. At the beginning of the course diagnostic assessment will be carried out. The formative assessment will be used for the Continuous Internal Evaluation whereas the summative assessment will be conducted at the end of the term. The weightage for formative and summative assessment will be 60:40. The detailed pattern is as given below.

Term End Evaluation (60 Marks)

Question Paper Pattern

Time: 2 hours

Question No.	Unit/s	Question Pattern	Marks
Q.1	All Unit	MCQs	12
Q.2	I	Attempt any 2 out of 3	12
Q.3	II	Attempt any 2 out of 3	12
Q.4	III	Attempt any 2 out of 3	12
Q.5	IV	Attempt any 2 out of 3	12
Total			60

Internal evaluation (40 Marks)

Sr. No.	Description	Marks
1	Mid Term Examinations	20
2	Active Participation in teaching learning Process	10
3	Subject related activities as assigned by the teacher	10
Total		40

Grading Scale

The grading scale used is O to F. Grade O is the highest passing grade on the grading scale, and grade F is a fail. The Board of Examinations of the college reserves the right to change the grading scale.

References: