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**FIRST-YEAR OF MASTER OF COMMERCE  
MAJOR BANKING AND FINANCE REVISED  
SYLLABUS ACCORDING TO CBCS NEP  
2020**

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**COURSE TITLE: RISK MANAGEMENT AND BANKING  
SEMESTER-II, W.E.F. 2023-2024**

**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	:	First Year
Semester	:	Second
No. of Credits	:	04
Title of the Course	:	Risk Management and Banking
Course Code	:	C406BKT
Name of the Vertical in adherence to NEP 2020	:	Major and Minor
Eligibility for Admission	:	Any graduate seeking Admission to 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	:	2023-2024
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 First Year of Master of Commerce in Banking and Finance

(With effect from the academic year 2023-2024)

**SEMESTER-II**

**Paper No.— I**

**Course Title: Risk Management and Banking**

**No. of Credits - 04**

**Type of Vertical: Major and Minor**

**COURSE CODE: C406BKT**

### 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 risk management in banking
CLO-02	Apply	To apply risk management techniques in banking sector
CLO-03	Analyze	To analyze the scope and activities of risk management in business scenario
CLO-04	Evaluate	To evaluate the relevance and importance of risk management

**Syllabus for First Year of Master of Commerce in Banking and Finance**

(With effect from the academic year 2023-2024)

**Syllabus for First Year of Master of Commerce in Banking and Finance**

(With effect from the academic year 2023-2024)

**SEMESTER-II**

**Paper No.— I**

**Course Title: Risk Management and Banking**

**No. of Credits - 04**

**Type of Vertical: Major and Minor**

**COURSE CODE: C406BKT**

<b>COURSE CONTENT</b>			
<b>Module No.</b>	<b>Content</b>	<b>Credits</b>	<b>No. of Lectures</b>
1	<b>Module 1 Asset Liability Management</b> Components of asset- liabilities in banks balance sheet- Liquidity management-Interest rate risk management- Management of exchange risk-RBI guidelines.	01	15
2	<b>Module 2: Risk Management</b> Risk and banking business- risk regulation in banking industry, risk management in banking-Market risk-Credit risk -operations risk. Credit models. <b>Basel Norms</b> Meaning- types of Basel norms-Treasury management - treasury products-treasury risk management.	01	15
3	<b>Module 3: Overview of Credit Management</b> Analysis of Financial Statements and company's back ground- Working Capital Finance-Term Loans-Credit Appraisal as per RBI Regulations	01	15
4	<b>Module 4 : Credit Control and Monitoring</b> Meaning-Risk Management and Credit Rating-agencies for credit rating-Rehabilitation and Recovery, measures to reduce NPAs, NPA Recovery, Stress Asset Management, securitization of assets, selling of securities, Asset Recovery Companies (ARC). Insolvency and Bankruptcy Code,2016.	01	15
	<b>Total</b>	<b>04</b>	<b>60</b>

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### Access to the Course

The course is available for all the students admitted for Bachelor of Commerce as a Major or a minor. The students seeking admission in other disciplines may select the course as a minor considering the terms and conditions laid down by the University of Mumbai, the Government of Maharashtra, and the college, from time to time.

### 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 30:20. 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
<b>Total</b>			<b>60</b>

#### 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
<b>Total</b>		<b>40</b>

### 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 :

- 1) Credit Management, Indian Institute of Banking & Finance. MacMillan Publishers India Limited, 1<sup>st</sup> edition 2010
- 2) Risk management, Indian Institute of Banking & Finance. MacMillan Publishers India Limited, 1<sup>st</sup> edition 2010
- 3) Dr. K.M.Bhattacharya, "Risk Management in Indian Banks" Himalaya Publications
- 4) M. Nikhil "Risk management in Bank" Sandili Publication
- 5) Jorge Rezea "Principles of Risk Management" Pears and Publication