THIRD-YEAR OF BACHELOR OF COMMERCE MAJOR BANKING REVISED SYLLABUS ACCORDING TO CBCS NEP 2020

COURSE TITLE: LOAN APPROVAL AND CREDIT ANALYSIS

SEMESTER-VI, W.E.F. 2025-2026

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: 02/2025

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	:	Bachelor of Commerce
Name of the Department	:	Commerce
Name of the Class	:	Third Year
Semester	:	Sixth
No. of Credits	:	04
Title of the Course	:	Loan Approval and Credit Analysis
Course Code	:	C306BKT
Name of the Vertical in adherence to NEP 2020	:	Major and Minor
Eligibility for Admission	:	Any Second Year B.Com Pass seeking Admission to Degree 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	:	UG
Pattern of Marks Distribution for TE and CIA	:	60:40
Status	:	NEP-CBCS
To be implemented from Academic Year	:	2025-2026
Ordinances /Regulations (if any)		

Syllabus for Third Year of Bachelor of Commerce in Banking

(With effect from the academic year 2025-2026)

SEMESTER-VI **Paper No.— I**

Course Title: Loan Approval and Credit Analysis **No. of Credits - 04**

Type of Vertical: Major and Minor **COURSE CODE:** C306BKT

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	Understand the various concepts of Loan Approval and Loan Application Documents
CLO-02	Apply	Apply Techniques/ Methodology for Retail Borrowers in practice
CLO-03	Analyze	Analyze the Appraisal of Borrowers for CIBIL.
CLO-04	Evaluate	Evaluate Steps to be followed after loan application.

Syllabus for Third Year of Bachelor of Commerce in Banking

(With effect from the academic year 2025-2026)

SEMESTER-VI **Paper No.– I**

Course Title: Loan Approval and Credit Analysis **No. of Credits - 04**

Type of Vertical: Major and Minor **COURSE CODE:** C306BKT

COURSE CONTENT			
Module No.	**Content**	**Credits**	**No. of Lectures**
1	Module I: Process of Loan Approval and Loan Application Documents • Overview of lending process • Processing steps in Loan application -Pre- Sanction Scrutiny of Documents (Retail &-Corporate customers)verification process • MAST principle of security evaluation • Types of facilities- Funded-TL CC,OD, Bills purchased and discounting	01	15
2	Module II: Analysis of financial statements • Analysis of Financial Statements (Techniques/ Methodology for Corporate Borrowers) • Analyzing Personal financial statement - present and future financial position, repayment capability. • Analysis of Financial Statements (Techniques/ Methodology for Retail Borrowers)	01	15
3	Module III: Appraisal of Borrowers • Management Appraisal/Promoter Appraisal • Credit rating of the organization. SC of borrower assessment • Financial Appraisal (This will include Ratið analysis, Break-even analysis, etc.) • Appraisal of Retail borrowers (Analysis of income, age, dependents, existing liabilities, work profile etc), • Sources of Credit rating in India (the process of Obtaining credit ratings from credit rating agencies.) • CIBIL • Purpose of CIBIL score and its interpretation.	01	15
4	Module IV: Loan Documentation Post- Sanction Documentation (Types of Documentation/ Agreements etc.) • Salient features of loan documentation (Loan disbursement and repayment schedule. Release schedule, Securities Schedule) • DO s and DON'Ts of Documentation (documentation basic stamp paper, franking, and registration concepts) • Steps to be followed after loan application is submitted	01	15
	Total	**04**	**60**

Access to the Course

The course is available for all the students admitted for Third Year Bachelor of Commerce.

Methods of Assessment

The assessment pattern would be 40:60, 60% for Semester End Examination (SEE) and 40% for Continuous Internal Assessment (CIA). The structure of the SEE and CIA would be as recommended by the Board of Studies and approved by the Board of Examination and the Academic Council of the college.

Term End Evaluation (60 Marks) Question Paper Pattern

Time: 2 hours

Question No.	Unit/s	Question Pattern	Marks
Q.1	**All**	MCQs or concepts	**12**
Q.2	**I**	Solve any Two out of Three	**12**
Q.3	**II**	Solve any Two out of Three	**12**
Q.4	**III**	Solve any Two out of Three	**12**
Q.5	**IV**	Solve any Two out of Three	**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.