



**Deccan Education Society's
Brihan Maharashtra College of Commerce
(AUTONOMOUS – June 17)**

Assessed and Re-accredited with A= Grade – 3rd Cycle by the National Assessment and Accreditation Council

SYLLABUS

Programme - PGDBF

SUBJECT CODE: 6101

SEM I

Credits: 3

SUBJECT: Financial institutions, Markets and Regulators (2022 pattern)

OBJECTIVES:

- 1) To Understand the basic principles Financial Institutions and Money Markets.
- 2) To develop the capability of students for knowing the working of the Capital markets of India.
- 3) To give thorough knowledge to the students about the interrelation between various pillars of the Financial System
- 4) To introduce the concept of Primary markets and secondary markets.

COURSE OUTCOMES –

CO1 – Gain knowledge of the working of capital markets of India.

CO2 – Identify the components in the Money markets.

CO3 – Explain the role of SEBI as a regulatory authority.

Unit	Topics	No. of Lectures
1.	Introduction to the Indian Financial System	7
	1.1 Overview of the Indian Financial system. Concepts and components. 1.2 Evolution of the Indian Financial system.	
2.	Introduction to Money Market Instruments	12
	2.1 Nature, significance , operations and features. 2.2 Concepts and components (Treasury bills, CPs, CDs etc.)	

SYLLABUS

	2.3 Current trends in Money market 2.4 Inter Bank Markets	
3.	Introduction to the SEBI	12
	3.1 SEBI as a regulatory authority 3.2 Nature, significance, Functions, Operations, Features, players, instruments and securities in the capital market.	
4.	Working of the Capital Markets	14
	4.1 Introduction to Depositories - NSDL and CDSL 4.2 History and functions of major stock markets of India with special ref. to BSE, NSE and OTCEI, Primary and Secondary Markets. 4.3 Current trends in the Capital Market	
	TOTAL	45

Teaching Methodology – Lecture, Case Study.

Recommended Books

1. Financial Institutions and Markets by L.M. Bhole.
2. Indian Financial System by M.Y. Khan
3. Dynamics of the Indian financial system by Pretty Singh
4. Indian Financial systems and Financial Operations by Vasant Desai



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5. Indian Financial Systems by Bharati V. Pathak
6. Stock Exchanges, Investments and Derivatives by V Raghunathan, Prabina Rajib, Tata McGraw Hill
7. Money and Capital Markets by Peter Rose, McGraw Hill Education



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SYLLABUS

Programme - PDGBF

SUBJECT CODE: 6102 SEM I

Credits: 3

SUBJECT: Law & Practice of Banking (Pattern 2022)

OBJECTIVES:

1. To understand the basic principles /rules of Law & Practice of Banking.
2. To understand various changes in Law & Practice of Banking.

COURSE OUTCOMES –

CO1 – Evaluate Negotiable Instruments and its use.

CO2 – Understand the important provisions of Negotiable Instruments Act CO3 – Develop Conceptual clarity of CRR / SLR.

Unit	Topic	No of Lectures
1	The Banking Regulation Act 1949 (Law, Practices and amendments) Evolution and history of Indian Banking Developments in Indian Banking Pre & post Independence Liberalization in Banking, Provision relating to Definition – Functions, Capital – Reserve Fund- Cash Reserve Liquid Asset – Licensing – Branch Licensing – Management – Restriction on Business of Banks – Power of RBI – Account & Balance Sheet – Audit – Amalgamation – Winding up – Applicability of Act to Cooperative Banks.	18
2	RBI Act 1934 (with amendments) Evolution and history of RBI. Management structure of RBI Provision relating to Preliminary – Incorporate – Capital Management and Business Functions, Issue and Management of Currency, Banker to the	15
	Government Banker to Banks, Regulation and Supervision over banks. Developmental, Promotional functions of RBI. Credit Control. Monetary Policy of Committee of Reserve Bank of India, Role of the Committee-Use of Open Market Operations Bank Rate, Credit Reserve Ratio Central Banking Function – Collection & Furnishing of Credit Information & Data – Provision relating to Non Banking institutions, incorporates bodies – Penalties. Demonetization.	
3	Negotiable Instruments Act Important Provisions – Promissory Note and Bill of Exchange – Cheque – Parties to Negotiable Instrument – Endorsement, Dis-honor	12
	Total Lectures	45

Teaching Methodology – Lecture, Case Study.

Recommended Books –

1. Taxman Banks & Banking Operations.
2. Management of Banking & Financial Services by Gupta.
3. Bare Acts –
 - a) RBI Act 1934.
 - b) Banking Regulation Act 1949.
 - c) Negotiable Instrument Act.
4. Website of RBI



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Programme - PDGBF**

Subject code- 6103

Semester - I

Credit - 3

Subject title - **Bank Lending** (Pattern 2022)

Objectives: T

1. To apprise / acquaint students to understand the basic principles of Bank Lending. What precautions should be taken by bank for safety of the bank?
2. Various types of advances (secured and unsecured) and the various securities for Bank Lending. Concept of mortgage and its types.
3. Analyze the new lending loan proposals.

COURSE OUTCOMES –

On completion of the course students will be able to -----

CO1 – Acquaint Basic Principles of lending.

CO2 – Understand the different methods of project evaluation.

CO3 – Explain the recent trends in Bank Lending.

Unit no	Topic	No. of lectures
1	General principles of Bank Lending. Safety and Security, Liquidity, Profitability, Diversification of Risk. Criteria for assessing borrowers, Character, Capacity, Collateral and Condition.	10
2	Analysis of a New Lending Proposition Loan Documentation Valuation of Property Legal Search Report	10
3	Methods of Project Evaluation Net Present Value Payback Period Profitability Index Internal Rate of Return	10
4	Analysis of Lending Conceptual Classification I. Secured I. Unsecured Retail Lending Corporate Lending Priority Sector Lending	5
5	Types of Securities Primary Collateral	5
6	Modes of Creating Charge Introduction Lien, Pledge, Hypothecation and Mortgage	5
	Total	45



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Teaching Methodology –

1. Lectures.
2. PPTs
3. Handouts. etc.

Suggested Reference Material –

1. Hrishikesh Bhattacharya <Bank Lending, Principles, Theory and Practice=.
2. Indian institute of Bankers – <Law and Practices Relating to Banking=.
3. Reserve Bank of India – Annual Report and Monthly Bulletin.
4. Journal of Indian Institute of Bankers.
5. Arun Chatterjee <Bank Lending – Law and Practice= Part I & Part II.
6. Prasad S Vipradas & Prof. J.K.Syan – < Bank Lending=
7. Nirmala Lee & Vijay Lee – < Bank Lending=.



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SYLLABUS

Programme - PGDBF

SUBJECT CODE: 6104 SEM I

Credits: 3

SUBJECT: Accounting System and Financial Analysis (pattern 2022)

OBJECTIVES:

1. To Understand the basic principles of Financial Accounting
2. To develop the capability of students for knowing the accounting system used in a Bank
3. To give thorough knowledge to the students about the preparation of Financial Statements of a Bank
4. To make students aware about the recent changes in laws related to accounts of a bank

COURSE OUTCOMES –

CO1 – Understand the accounting system used in a bank

CO2 – Prepare the Final Accounts of a Bank

CO3 – Understand recent changes made in the rules of Non-performing assets.

Unit	Topic	No. of Lectures
1.	Basics of Financial Accounting	10
1.1	Basics of Accounting Concepts	
1.2	Journal, Ledger, Trial Balance	
1.3	Triple Column Cash Book	
1.4	Bank Reconciliation Statement	
2	Accounting System Used in a Bank	10
2.1	Introduction to the Documents, Forms and Registers maintained in Banks.	
2.2	Books of Accounts Maintained in a Bank	
2.3	Computerized Accounting System Used in Bank	
2.4	Accounting Software useful for Bank Transaction	
2.5	Impact of GST on Banking and Finance Sector	
3	Final Accounts of a Bank	15
3.1	Preparation of Profit and Loss Account and Balance Sheet of a Commercial Bank	
3.2	Preparation of Profit & Loss Account and a Balance Sheet of a Co-operative Bank.	
4	Recent trends in Accounts of a Bank	10
4.1	New changes in the rules of NPA's	
4.2	Introduction to the IBC -Features, Need, Process	
4.3	Impact of IBC on the economy (specifically banks)	
	TOTAL	45

Teaching Methodology –

1. Lectures.
2. PPTs
3. Handouts. etc.

Recommended Books

1. Shukla M. C. and Grewal T. S. – Advance Accounts (S. Chand & Co., Delhi)



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Programme - PGDBF

Subject code- 6105 Semester - I Credit - 3

Subject title – Research Project (Pattern 2022)

Objectives:

1. To acquaint the students with the basic concept of research methodology
2. To understand the technique of data collection and data analysis
3. To Enlighten the students in preparation of the project report.

COURSE OUTCOME

CO1 Understand the concept of research

CO2 Learn the preparation of a questionnaire

CO3 Preparation of the project report by using research methodology

Topics
Guidelines for the Project The student shall select a topic for research, under the guidance of the faculty. The topic should be approved by the faculty. The student should consult and get the approval of the faculty at every stage of the project. The student should submit two hard bound and a soft copy on the date decided as per the exam schedule.
The student should be present for the project viva, which will be conducted by the external and the internal examiner. The allocation of marks for the project would be as under Printed Project 50 marks Project Viva Voce 50 marks

Teaching Methodology –

Correction of each stage of the project

Teaching the basic concept of research methodology

Suggested Reference Material –

Business Research Methodology – J. K. Sachdeva (Himalaya Publication)

Research Methodology – C. R. Kothari

Business Research Methodology – D. K. Sharma & A. K. Gupta



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Programme - PGDBF

Subject code- 6201

Semester - II

Credit - 3

Subject title - **Financial institutions, Markets and Regulators – 2** (Pattern 2022)

Programme - PGDBF

Objectives:

1. To Understand the basic principles of Financial Institutions and Financial Markets
2. To provide in depth knowledge of various non- banking financial Institutions and services.
3. To enable the students to deal with variety of functions with organizations providing financial services

COURSE OUTCOMES –

CO1 – Understand the regulatory framework of financial institutions. (IRDA, AMFI & PRFDA)

CO2 – Identify the role of NBFIs in India.

CO3 – Explain the concept of Commodity market, Derivates and Crypto currencies.

Unit	Topic	No. of Lectures
1.	Regulatory Framework of Financial Institutions	15
	Regulatory Functions of Insurance Regulatory and Development Authority (IRDA), Pension Funds Regulatory and Development Authority(PFRDA), AMFI	
2	Introduction to NBFIs	18
	Types of NBFIs. Role of NBFIs in India. Distinction between Banks and Non-Banking Financial Institutions. Functions of Provident Funds, Pension Funds, Mutual Funds and Insurance Companies, Hire Purchase and Leasing finance Housing Finance Companies, Merchant Banks, Credit Rating, Factoring.	
3.	Introduction to the Commodity market, Derivates and Crypto currencies.	12
	Concepts in the derivatives – Futures Forwards, Contracts, Swaps & Options. Advantages, Disadvantages, risk coverage and participants in the derivative market. Introduction to the Commodity market. Introduction to crypto currencies.	
	Total Lectures	45

Teaching Methodology – Lectures, Presentations, Case study and guest lectures.

Suggested Reference Material –

1. Financial Services, Markets and Regulations by Anil Agashe, Himalaya publication.
2. Financial Institutions and Markets by L M Bhole, Tata McGraw-Hill Publishing Co. Ltd
3. Indian Financial System by H.R. Machiraju



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Programme - PGDBF**

SUBJECT CODE: 6202

SEM II

Credit - 3

SUBJECT: Law and Practice of Banking – II (Pattern 2022)

Objectives:-

1. Understand the basics of digital banking.
2. Understand the risk based capital standard.

COURSE OUTCOMES –

CO1 – Understand non-fund based business and universal banking.

CO2 – Identify Hi Tech Banking and its Products and Services.

CO3 – Explain the risk based capital standard of banks in India.

Unit	Topic	No. Of Lectures
1.	Introduction to the types of Banks and services offered	12
	Types of Banks Different services offered by banks Cash and clearing operations Bankers and Customers relationship Types of customers Duties and responsibilities of Customers and Banks AML and KYC	
2.	Introduction to Non-Fund Based Business and Universal Banking	10
	Guarantees – Letter of Credit – Fee Based Business - BANKNET – Ever greening of Loans – Online Trading in Securities – Concept of Universal Banking - Shadow Banking.	
3.	Introduction to digital banking	10
	E Payment Systems & E – Banking – Benefits – Need – RTGS – Retail Payment Systems ECS / NECS, EFT – NEFT etc. –	
	Security Issues related to E – Banking. Cases related to digital banking	
4.	FEMA 1999	8
	Preliminary Aspects- Definition – Authorized Dealers – Money Changers – Foreign Exchange & Non Resident – Role of Enforcement Directorate.	
5	Risk Based Capital Standard	5
	Basel Accord 1 – Accord 2 – Accord 3. Application of Capital Adequacy to Banks in India – Why regulate Banks Capital – Why capital be linked to ensure Bank Safety.	
	TOTAL	45

Teaching Methodology – Lecture, Case Study.

Recommended Books –

1. RBI instructions for Banks & Banking Operations Published by RBI. Management of Banking & Financial Services Published by Padmalata Suresh & Justin Paul.
2. Latest updated master circulars of RBI
3. IIBF Books
4. Websites
5. FEDAI Publications



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Programme - PGDBF

Subject code- 6203

Semester - II

Credit - 3

Subject title – **Bank Lending II** (Pattern 2022)

Objectives:

1. To understand various type of loans in Retail Lending eg. Home Loans, Vehicle Loans etc.
2. Lending to Corporate, Working Capital Finance. Consortium Lending. Understanding the concepts of Priority Sectors and RBI Guidelines. The concept of administration of loans, and its tools / objectives should be understood. MIS system in Banks.
Recovery of loans, NPAs Management – Follow up.
OTS, Recovery Camps, DRT and ARC and Sarfesi Act 2002.
Recent Trends about recovery e.g.IBC Code 2016 and recent trends on lending.

COURSE OUTCOMES –

CO1 – Analyzing the procedure of risk management undertaken by a bank. CO2 – Understand the latest loan recovery techniques/methods in banking and repayment procedures.

CO3 – Appraise the priority sector lending and its guidelines.

Unit no	Topic	No. of lectures
1	Introduction to Non -Performing Assets Meaning Classification Provisions	10
2	Credit Risk Management Meaning and Types Incidence and causes of different types of risks Procedure of risk management undertaken by a bank	10
3	Loan Administration. Introduction : Loan Administration Objective of Loan Administration Tools of Loans Administration.	8
4	Recovery Measures Introduction : Recovery of Loans. Lok Adalats One time settlement Securitization and Reconstruction of interest (SARFESI)at 2020:2013. Insolvency and Bankruptcy code 2016	12
5	Refinance NABARD State Cooperative Banks IDBI	5
	Total	45

Teaching Methodology –

1. PPTs
2. Lectures.
3. Handouts.



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Suggested Reference Material –

1. IIB <Indian Financial System and Commercial Banking.
2. The Chartered Institute of Bankers – <Bankers Lending Techniques=.
3. Kelly .J.E. – <Practice of Banking=.
4. Indian Institute of Bankers – <Law and Practices related to Banking=.
5. Reserve Bank of India – Trend and Progress in Banking.
6. Reserve Bank of India Annual Report.
7. Vaeshney – Banking Law and Practice.
8. Maheshwari – Banking Law and Practice.
9. Taxman – Banking Law and Practice.
10. Fraser, Gup and Kolaris – Commercial Banking and Management of Risk.



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SYLLABUS

Programme - PDGBF

SUBJECT CODE: 6204 SEM II

Credits: 3

SUBJECT: Accounting System and Financial Analysis (pattern 2022)

OBJECTIVES:

1. To acquaint the students with the technique of Analysis and Interpretation of Financial Statements and how to read them.
2. To understand the technique of calculation of different types of Bank Ratios
3. To enlighten the students regarding the new concepts of preparation of Flow Statements

COURSE OUTCOMES –

Unit	Topic	No. of Lectures
I	Analysis and Interpretation of Financial Statements	09
1.1	Comparative Analysis, Common Size Analysis and Trend Analysis	
1.2	Reading a Profit & Loss Account and Bank Balance Sheet	
2	Ratio Analysis	15
2.1	Meaning, Nature, Importance and Limitations of Ratio Analysis	
2.2	Classification of Ratios	

CO1 – Explain the format of a corporate Balance sheet.

CO2 – Calculate various ratio's for scrutinizing the financial statement. CO3 – Abridge the financial statements by preparation of cash flow statement.

2.3	Study of Bank Ratios	
2.4	Practical Problems on Ratio Analysis	
3	Funds Flow Statement	15
3.1	Meaning and Importance of Fund Flow Statement	
3.2	Practical Problems on Funds Flow Statement	
4	Cash Flow Statement	15
4.1	Meaning and Importance of Cash Flow Statement	
4.2	Practical Problems on Cash Flow Statement	
	TOTAL	54

Teaching Methodology –

1. PPTs
2. Lectures.
3. Handouts.



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Recommended Books

1. Shukla M. C. and Grewal T. S. – Advance Accounts (S. Chand & Co., Delhi)
2. Anthony, Robert N., Management Accounting (Irwin Publication)
3. Helfort, Enrich A. _ Techniques of Financial Analysis (Irwin Publication)
4. Jachik and Sprouse – Accounting Flows – Income Funds and Cash (a PL Test.) (Addison Wesley)
5. M. L. HIngorani – Management Accounting
6. Dr. S. B. Chaudhari – Interpretation of Balance Sheet



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Programme - PGDBF

Subject code- 6105

Semester - II

Credit - 3

Subject title – Research Project (Pattern 2017)

Objectives:

1. To acquaint the students with the basic concept of research methodology
2. To understand the technique of data collection and data analysis
3. To Enlighten the students in preparation of the project report.

COURSE OUTCOME

CO1 Understand the concept of research

CO2 Learn the preparation of a questionnaire

CO3 Preparation of the project report by using research methodology

5. The student should be present for the project viva, which will be conducted by the external and the internal examiner.
6. The allocation of marks for the project would be as under

Printed Project	50 marks
Project Viva Voce	50 marks

Teaching Methodology –

Correction of each stage of the project

Teaching the basic concept of research methodology

Suggested Reference Material –

Topics
Guidelines for the Project
1. The student shall select a topic for research, under the guidance of the faculty.
2. The topic should be approved by the faculty.
3. The student should consult and get the approval of the faculty at every stage of the project.
4. The student should submit two hard bound and a soft copy on the date decided as per the exam schedule.

Business Research Methodology – J. K. Sachdeva (Himalaya Publication)

Research Methodology – C. R. Kothari

Business Research Methodology – D. K. Sharma & A. K. Gupta