

AC –  
Item No. –

**As Per NEP 2020**

**Tolani College of  
Commerce  
(Autonomous)**



Knowledge is Supreme

**Title of the Course: Credit Rating**

**Programme: B. Com (Financial Markets)  
Semester II**

**Syllabus for 2 Credits**

**From the Academic Year: 2024-2025**

## Name of the Course: Credit Rating

Sr. No.	Heading	Particulars
1	<b>Description of the Course :</b>	The curriculum is structured to cover key aspects of credit analysis, credit rating methodologies, and the regulatory environment, ensuring a holistic understanding of the credit rating process.
2	<b>Vertical :</b>	Major
3	<b>Type :</b>	Theory
4	<b>Credit:</b>	2 credits
5	<b>Hours Allotted :</b>	30 Hours
6	<b>Marks Allotted:</b>	50 Marks Continuous Evaluation : 20 Marks Semester End : 30 Marks
7	<b>Course Objectives:</b> The objective of this course is to: <ol style="list-style-type: none"><li>1. enable the learners to understand Credit Ratings.</li><li>2. enable the learners to explore the structure and functions of credit rating agencies &amp; understand the regulatory environment governing credit rating agencies.</li></ol>	
8	<b>Course Outcomes:</b> After successful completion of this course a learner will be in a position to: <ol style="list-style-type: none"><li>1. have a basic overview about various understanding of the credit rating process, credit risk assessment, and related financial concepts.</li><li>2. familiarize with credit rating scales and symbols used by different credit rating agencies.</li></ol>	

9	<b>Modules :</b>											
	<b>Module 1: Overview of Credit Rating (15 Hours)</b>											
	<ul style="list-style-type: none"> <li>• Introduction- Concept of Credit rating- Meaning of Credit rating- Definition, Scope- need and Importance of credit rating in developing countries</li> <li>• Limitations of Credit Rating - Types of credit rating- Kinds of instruments rated- Credit rating symbols - Credit Rating advantages and disadvantages.</li> </ul>											
	<b>Module 2 : Credit Rating Agencies &amp; their Process (15 Hours)</b>											
<ul style="list-style-type: none"> <li>• Credit rating agencies in India – CRISIL, CARE, ICRA, ILFMS and Fitch India – Rating Process – services rendered by credit rating agencies- Solicited rating and unsolicited rating</li> <li>• Regulations of Credit Rating Agencies in India-Restriction of Rating of Securities-Profile of Credit Rating Agencies in India-Recent Developments.</li> </ul>												
10	<b>References :</b> <ol style="list-style-type: none"> <li>1. Dr. J.C. Verma, Credit Rating (Practice &amp; Procedure), Bharat Publishing House.</li> <li>2. Dr. S.Singh and Yogesh Singh Risk Management in Banks (Concepts and Applications), 2008.</li> <li>3. G.Vijayaragavan, Bank Credit Management (Text &amp; Cases), Himalaya Publishing House, Second Edition, 2017.</li> </ol>											
11	<b>Internal Continuous Assessment: 40%</b>	<b>Semester End Examination : 60%</b>										
12	<b>Continuous Evaluation through:</b>											
<table border="1"> <thead> <tr> <th>Sub-components</th> <th>Maximum Marks</th> <th>Conditions for passing</th> </tr> </thead> <tbody> <tr> <td>1) Assignment/Case Studies/Project/Presentation</td> <td>10 Marks</td> <td rowspan="3">a) A learner must be present for each of the sub-components.</td> </tr> <tr> <td>2) MCQ Questions</td> <td>10 Marks</td> </tr> <tr> <td><b>Total</b></td> <td><b>20 Marks</b></td> </tr> </tbody> </table>			Sub-components	Maximum Marks	Conditions for passing	1) Assignment/Case Studies/Project/Presentation	10 Marks	a) A learner must be present for each of the sub-components.	2) MCQ Questions	10 Marks	<b>Total</b>	<b>20 Marks</b>
Sub-components	Maximum Marks	Conditions for passing										
1) Assignment/Case Studies/Project/Presentation	10 Marks	a) A learner must be present for each of the sub-components.										
2) MCQ Questions	10 Marks											
<b>Total</b>	<b>20 Marks</b>											

**a13** **Format of Question Paper:****Question Paper Pattern for Semester End Examination (SEE)****Maximum Marks: 30****Duration:1 Hour**

<b>Question Number</b>	<b>Particular</b>	<b>Marks</b>
Q-1	Attempt any ONE of the following:(Module 1) A. Full Length Question B. Full Length Question	10
Q-2	Attempt any ONE of the following: (Module 2) A. Full Length Question B. Full Length Question	10
Q-3	Short Notes attempt any TWO of the following: A. (Module 1) B. (Module 1) C. (Module 2) D. (Module 2)	10

## Signatures of Team Members

Sr.No	Name	Signature
1.	Mr. Shaji Kutty	