

As Per NEP 2020

Tolani College of Commerce (Autonomous)

Title of the Course: Risk Management in Banking

Programme: B.Com. Banking & Insurance Semester - III

**Syllabus for 4 Credit Course
From the Academic Year 2024 – 2025**

Name of the Course: Risk Management in Banking

Sr. No.	Heading	Particulars
1	Description of the course:	Risk Management in Banking is the process of identifying, assessing and mitigating risk, that impacts banks financial stability and reputation
2	Vertical:	Major
3	Type:	Theory
4	Credit:	4 Credits
5	Hours Allotted:	60 Hours
6	Marks Allotted:	100 Marks Continuous Evaluation 40 Marks Semester End Examination 60 Marks
7	Course Objectives:	<ol style="list-style-type: none"> 1. To develop a detail understanding of the fundamental concepts of risk and risk management. 2. To develop a detail understanding of Interest Rate Risk and Market Risk 3. To develop a detail understanding of Credit Risk and Liquidity Risk 4. To understand the types of risk faced by banks and the processes followed by banks for managing and mitigating risks.
8	Course Outcomes:	<ol style="list-style-type: none"> 1. Learners will be able to develop a detail understanding of the fundamental concepts of risk and risk management. 2. Learners will be able to develop a detail understanding of Interest Rate Risk and Market Risk 3. Learners will be able to develop a detail understanding of Credit Risk and Liquidity Risk 4. Learners will be able to understand the types of risk faced by banks and the processes followed by banks for managing and mitigating risks.
9	Modules	
	Module I: Introduction to Risk Management (15 Hours)	
	<ul style="list-style-type: none"> • Concept of Risk • Types of Risk • Risk Management Strategies 	
	Module II: Interest Rate Risk and Market Risk (15 Hours)	
	<ul style="list-style-type: none"> • Interest Rate Risk Management: Concept, Source, Interest Rate Risk and Credit Risk, Managing Interest Rate Risk • Market Risk Management: Market Risk and its Types. • Calculating Market Risk Exposures, Inflation and Exchange Rates 	
	Module III: Credit Risk and Liquidity Risk (15 Hours)	
	<ul style="list-style-type: none"> • Credit Risk Management: Credit Risk Exposures, Types, Managing Credit Risk • Management of Non-Performing Assets (NPAs): Definition, Concept and Categorization of NPAs • Liquidity Risk 	
	Module IV: Sovereign Risk and Insolvency Risk (15 Hours)	
	<ul style="list-style-type: none"> • Sovereign Risk Events • Evaluation of Sovereign Risk • Insolvency Risk Analysis through Capital Adequacy Ratios 	

References Books:

1. L. Gopinathan - "Risk Management in Banking: Theory and Practice" -2021.
2. Mallikarjunappa T. H. - "Risk Management in Banking" – 2019.
3. M. R. Shah - "Risk Management in Indian Banks: Emerging Issues and Challenges" - 2019
4. Rama Subramaniam - "Bank Risk Management: Challenges and Strategies" – 2020.
5. Raghuram Rajan - "Advanced Risk Management Techniques in Banking" - 2020
6. S. K. Pradhan - "Banking and Financial Risk Management" - 2020
7. S. K. Bhattacharya - "Banking and Finance Risk Management: A Comprehensive Guide" – 2021.
8. Tapan K. Purohit "Principles of Banking and Risk Management" - 2021
9. V. S. Somanath - "Risk Management in Banks: Emerging Issues and Challenges" 2019.
10. Vasanth K. - "Banking Risk and Risk Management" – 2020.

Evaluation Pattern

Continuous Evaluation: 40%
Semester End Examination: 60%

The Continuous evaluation will consist of

	Total Marks
Assignment/Project Work/Presentation/Case Study	30
Online MCQ Objective Test	10

Attendance Compulsory in both the above components

Semester End Examination Question Paper Pattern

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particular	Marks
Q-1	Attempt any Two of the following: (Module – 1) A. Full Length Question B. Full Length Question C. Full Length Question	15 Marks
Q-2	Attempt any Two of the following: (Module – 2) A. Full Length Question B. Full Length Question C. Full Length Question	15 Marks
Q-3	Attempt any Two of the following: (Module – 3) A. Full Length Question B. Full Length Question C. Full Length Question	15 Marks
Q-4	Attempt any Two of the following: (Module – 4) A. Full Length Question B. Full Length Question C. Full Length Question	15 Marks

Signature of Team Members

Sr. No.	Name	Signature
1	Dr. Ishtiyah Chiplunkar	
2	Ms. Neha Gupta	