

<b>PROGRAM</b>	<b>Bachelor of Commerce (Hons)</b>
<b>SEMESTER</b>	<b>VI</b>
<b>COURSE TITLE</b>	<b>Financial Statements For Banking Institutions</b>
<b>COURSE CODE</b>	<b>04CH0671</b>
<b>COURSE CREDITS</b>	<b>04</b>
<b>COURSE DURATION</b>	<b>48 Hrs (48 sessions of 60 minutes each)</b>

**COURSE OUTCOMES:**

- Understand the legal definition of banking and the relevant statutory requirements
- Learn the main characteristics of bank's book keeping system
- Apply the technique of computing weightage for the purpose of capital adequacy norms
- Understand the preparation of financial statements of banking companies
- Understand the provisions and preparation of financial statements of non-banking financial companies

**Teaching and Examination Scheme**

Teaching Scheme (Hours)			Credits	Internal Marks (50%)		End-Semester Examination (50%)			Total Marks
Theory	Tutorial	Practical		IA	CSE	Theory	Practical/Viva	Term Work (TW)	
4	0	0	4	30	20	50	0	0	100

**Course Contents:**

Unit No	Unit / Sub Unit	Sessions
I	<b>Introduction</b> Meaning – Reserve funds – Cash reserve – Liquidity norms – Provisions of Banking Regulation Act, 1949 – Accounts – Book keeping system – Principal books of account – Subsidiary books.	08
II	<b>Capital Adequacy Norms and Special transactions</b> Capital framework of banks – Tier I and Tier II capital for Indian banks – Risk adjusted assets - Discounting, collection and acceptance of bills.	08
III	<b>Income recognition, Classification of assets and Provisions</b> Income recognition – Classification of bank advances on basis of performance – Provisions – Classification of investments	10
IV	<b>Final Accounts of Banking Company</b>	12

	Forms of Balance Sheet and Profit and Loss account – Preparation of financial statements.	
V	<b>Final Accounts of Non-Banking Financial Companies [NBFC]</b> NBFC – Definition – Registration and regulations – Difference between Bank and NBFC – Prudential accounting norms – Provisioning requirements – Asset Liability Management – Preparation of Financial Statements.	10

**SUGGESTED READINGS:**
**Text Books:**

Sr. No	Author/s	Name of the Book	Publisher	Edition & Year of Publication
<b>T-01</b>	CA. P. C. Tulsian and CA. Bharat Tulsian	Accountancy	S. Chand	January 2016

**Reference Books:**

Sr. No	Author/s	Name of the Book	Publisher	Edition and Year of Publication
<b>R-01</b>	CA. Vinod Kumar Agarwal	Advanced Accounting	A. S. Foundation	January 2016
<b>R-02</b>	CA. G. Sekar and CA. B. Sarvana Prasath	Student's Handbook on Advanced Accounting	Padhuka	July 2017