

SARDAR PATEL UNIVERSITY
Programme: BCOM
Semester: VI
Syllabus with effect from: DECEMBER 2013

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| Course Code: UB06ECOM15 | Total Credits: 3 |
| Course Title: Bank Lending Policies and Techniques | |

| Unit | Description in detail | Weightage (%) |
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| 1 | Establishing bank Lending Policies under Changing Environment Monetary and credit policy of RBI – Objectives, tools/instruments and role of monetary policy in developing economy. Bank Lending Policy Principles of bank lending Different kinds of Fund Based and Non Fund Based advances/ Loan Granted by Banks – Mortgage, Lien Hypothecation. | 25 % |
| 2 | Different Types of Securities: Advance against goods, documents of title to goods, stock exchange securities, corporate securities, LIC, real estate, fixed deposits, book debts, gold and ornaments and precautions. | 25 % |
| 3 | Financing Priority Sector Different types of borrowers and guidelines for financing priority sector Loan for housing. Financing of Agriculture. Type of finance, Guidelines for recovery, lending procedure, lead bank Scheme, Kishan Credit Card Scheme. | 25 % |
| 4 | Financing Sick Industrial Units: Definition, Causes, Symptoms of sickness – relief and concessions available to sick industrial units – BIFR and its role. Repayment schedules and recovery mechanism and process. | 25 % |

Basic Text & Reference Books:

- Bank Finance for Industry by Bidhani S N, Mitre P K, Vision Book.
- Bank Finance of Rural Development by S K Rayon, Discovery Publishing Hill.
- Bank Finance to Corporate Sector in India by GCR Jaiswal Deep & Deep Publishers.
- Bank Finance to Farming Sector in India by B D Reddy Deep & Deep Publishers.

