

SARDAR PATEL UNIVERSITY
Programme: B.Com.
Semester: VI
Syllabus with Effect From: June-2020

Paper Code: UB06DCOM29	Total Credit:3
Title of Paper: Advanced Banking - XI	

Objective: The objective of this course is to impart knowledge about the Banking System prevailing in banking sector.

Unit No.	Description in Detail	Weightage (%)
I	COMMERCIAL BANKS IN INDIA <ul style="list-style-type: none"> • Meaning and Definition of Commercial Bank • Bank Nationalization and its objectives • Recent trends of Indian Commercial Banks • State Bank of India, Public sector Banks, Private sector Banks and Foreign Banks 	25%
II	CREDIT MANAGEMENT <ul style="list-style-type: none"> • Credit management in banks • Regulations related to loan and advance • Credit Exposure Limit • Directed Lending • Risk in banks 	25%
III	NPA & DRT <ul style="list-style-type: none"> • NPA(Non-Performing Assets) • Classification of NPA For Banking • Causes and Measures of NPA • DRT(Debt Recovery Tribunal) • Role of DRT in Banking Sector 	25%
IV	LENDING PRINCIPLES OF A BANK <ul style="list-style-type: none"> • Principles of Sound Lending • Purpose, Safety, Security, Liquidity, Profitability and Diversification of risks • Conflict between Liquidity and Profitability • Credit Creation by Banks – Process and Limitations 	25%

Basic Text & Reference Books:-

- Banking Law and Practice by Mona Tanna & Manish Tanna, Himalaya Publishing House
- Practice and Law of Banking by B S Khubchandani, MacMillan India Ltd
- Indian Financial System by Bharthi V Pathak
- Principles and Practice of Bank Management by P.Subba Rao (Himalaya Pub.House) Principles of Management for Bankers by Dr.C,B.Gupta (Sultan Chand & Sons) Bank Management by V.S.P.Rao
- Bank Finance for Industry by Bidhani SN, Mitre PK, Vision Book