

SARDAR PATEL UNIVERSITY
Vallabh Vidyanagar, Gujarat
(Reaccredited with 'A' Grade by NAAC (CGPA 3.11))
Programme: B.COM Semester: VI
Syllabus with effect from the Academic Year:

B.COM. SEMESTER-VI		
Paper Code	Title of the Paper	Total Credit
UB06DCOM79	Advanced Banking - XI	3

Course Objectives	The objective of this course is to impart knowledge about the Banking System prevailing in banking sector.
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Course Description		
Unit	Description	Weightage
1.	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%
2.	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%
3.	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%
4.	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%

*Units will have the same Weightage in the evaluation as suggested in the course outline.

Teaching-Learning Methodology	<ul style="list-style-type: none"> • Lecture Method • Online Lectures • Group Discussion • Practical Problem Solving
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Evaluation Pattern		
Sr.No.	Details of the Evaluation	Weightage
1.	Internal/Written Examination	15%
2.	Internal Continuous Assessment in the form of Practical , Viva-Voce, Quizzes, Seminars, Assignments, Attendance	15%
3.	University Examination	70%

* Students will have to score a minimum of 40 (Forty) Percent to pass the course.

Course Outcomes: Having Completed this course, the students will be able to

After completion of the course the student will be able to –

- Students know about recent trends of Indian Commercial Banks
- Students know about regulations related to loan and advance
- Gain deep understanding of NPA(Non-Performing Assets)
- Students know about various types of risk in banking sector.
- Gain the knowledge about lending principles of a bank and Purpose, Safety, Security, Liquidity, Profitability and Diversification of risks.
- Students know about Principles of Sound Lending.

Suggested References: (include Reference Material from where a student is expected to study the said content in APA Style) Reference Websites can also be included)

Sr. No	References
1.	Banking Law and Practice by Mona Tanna & Manish Tanna, Himalaya Publishing House
2.	Practice and Law of Banking by B S Khubchandani, MacMillan India Ltd
3.	Indian Financial System by Bharthi V Pathak
4.	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)
5.	Bank Finance for Industry by Bidhani SN, Mitre PK, Vision Book.

On-Line Resources available that can be used as Reference Material

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

Paper Code: UB06DCOM29	Total Credit:3
Title of Paper:	

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

Course Outcomes:

After completion of the course the student will be able to –

- Students know about recent trends of Indian Commercial Banks
- Students know about regulations related to loan and advance
- Gain deep understanding of NPA(Non-Performing Assets)
- Students know about various types of risk in banking sector.
- Gain the knowledge about lending principles of a bank and Purpose, Safety, Security, Liquidity, Profitability and Diversification of risks.
- Students know about Principles of Sound Lending.

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