

SARDAR PATEL UNIVERSITY
PROGRAMME: B.COM. (HONS') (3 Years)
(Corporate Banking & Insurance)
(Under Choice Based Credit System Based on UGC Guidelines)
Syllabus with effect from: December - 2020
Semester: VI

Paper Code: UB06DCOH23	Total
Title of Paper: Bank Lending Policies and Techniques	Credits: 4
Objective : The objective of the course is to provide the knowledge to students regarding the bank lending / loan and advances products i.e. term loan, cash credit etc. and to upgrade about the latest trends, methods and techniques used in Indian banking system at large. They also can avail the knowledge about macro environment of banking and accordingly the bank lending methods can be applied.	

Unit No.	Description in Detail	Weightage
1	ESTABLISHING BANK LENDING POLICIES UNDER CHANGING ENVIRONMENT <ul style="list-style-type: none"> • Monetary and credit policy of RBI <ul style="list-style-type: none"> ○ Objectives, ○ Tools/instruments ○ Role of monetary policy in developing economy. • Principles of Bank Leading • Different kinds of Fund Based And Non Fund Based advances/LOAN granted by banks 	25%
2	DIFFERENT TYPES OF SECURITIES <ul style="list-style-type: none"> • Methods to issue loan to the customer- <ul style="list-style-type: none"> ○ Mortgage- ○ Hypothecation ○ Lien-Assignment-Pledge • Different types of securities • Advance against Various Property <ul style="list-style-type: none"> ○ Goods, documents of title to goods ○ Stock exchange securities ○ Corporate securities ○ LIC ○ Real estate, ○ Fixed deposits 	25%
3	FINANCING PRIORITY SECTOR <ul style="list-style-type: none"> • Different types of borrowers and guidelines for financing priority sector Loans for housing • RBI's Guideline on financing priority sector Loans • Financing Of Agriculture • Type of finance and lending • Crop loan, Kishan Credit Card Scheme, Agriculture term loan, Land Development Loan, minor irrigation, farm mechanism, Finance to horticulture 	25%

4	FINANCING SICK INDUSTRIAL UNITS <ul style="list-style-type: none"> • Definition of Sick Industrial Units • Causes Sick Industrial Units • Symptoms of Sickness • Relief and concessions available to sick industrial units • BIFR and its role. • Repayment schedules and recovery mechanism and process. 	25%
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Evaluation : Internal : 40 Marks (Theory)
: External: 60 Marks (Theory) – Two Hours Examination

Tutorial : Credit – 1 Marks – 25

5	Total Twenty questions from Unit 1 to 4, shall comprise as a part of Journal, which shall be maintained by the students.	25%
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Evaluation : Internal : 25 Marks

Journal shall be evaluated by the concerned teachers.

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
- Practice and Law of Banking by B S Khubchandani, MacMillan India Ltd
- Indian Financial System by Bharthi V Pathak