

GANPAT UNIVERSITY									
FACULTY OF SOCIAL SCIENCES AND HUMANITIES									
Programme	Bachelor of Commerce					Branch/Spec.	General		
Semester	V					Version	1.0.0.0		
Effective from Academic Year			2026-27			Effective for the Batch admitted in		July 2024	
Course Code	BFIN301		Course Name			Bank Lending Operations and Appraisal			
Teaching Scheme						Examination Scheme (Marks)			
(Per week)	Lecture (DT)		Practical (Lab.)		Total		CE	SEE	Total
	L	TU	P	TW					
Credit	04	00	00	00	04	Theory	50	50	100
Hours	04	00	00	00	04	Practical	00	00	00
Pre-requisites									
Basic knowledge of banking business									
Objective									
To develop conceptual understanding of functions, processes, and management of bank credit operations within the loan and credit administration framework.									
Course Outcomes									
On successful completion of the course, the students will be able to:									
CO1	Explain bank loan policies, lending principles, borrower identification, and loan proposal preparation processes.								
CO2	Analyse loans, advances, guarantees, documentation, securities, and credit risk management practices.								
CO3	Evaluate projects, manage NPAs, monitor credit, ensure compliance, and apply recovery mechanisms.								
CO4	Apply export credit procedures, letter of credit operations, and RBI guidelines for MSME financing.								
Theory Syllabus									
Unit	Content								Hrs.
1	Introduction Bank's Loan Policy, Objective of Loan Policy, Sound Loan Policy, Principles of Bank Lending. Identify the borrower, need, first meeting questions, key points, and process the borrower information Loan Proposal - process, information required, checklist.								15
2	Loans, Advances and Bank Credit Administration Loans and Advances -Concepts, all business and types. Bank Guarantee - types, duplicate issue process and honouring of it, Collateral security. Bank Documentation - concept, importance, execution, witnessing, stamping. Various Methods of Creating Charge Over Securities Credit risk rating; Credit risk management, types of risk.								20
3	Project Appraisal Project Appraisal -meaning, different aspects of appraisal, checklist, evaluation, Key parameters of the lending decision Non-Performing Assets, Post Disbursal Follow Up, Monitoring of Credit and Compliance Parameters, Provisioning Norms, Recovery of Advances and Seizure								15
4	Bank Credit to Export Establishing letter of credit (procedure), Types of Credit with LC, Export Finance, RBI Guidelines on Micro, Small and Medium Enterprises								10
Exam: Theory 100%, Numerical 0%									
Practical Content									
Practical, assignments and tutorials are based on the above syllabus.									
<ul style="list-style-type: none"> Prepare types of accounts / loans / services with the unique/ special features (innovative products offered) Project appraisal case study (projected data) 									
Text Books									
1	Vijayaragavan. (2021). Bank Credit Management. Himalayan Books.								
Reference Books									
1	Tannan, M. L. (2019). Indian banking system (26th ed.). New Delhi, India: LexisNexis Butterworths Wadhwa.								

2	Bhattacharyya, H. (2022). Management of banking and financial services (3rd ed.). New Delhi, India: Oxford University Press India
3	Mahajan, A. (2019). Export finance. New Delhi, India: Snow White Publications.
4	Bedi, H. S., & Singh, H. (2020). Bank lending policy, procedures and credit management. New Delhi, India: CBS Publishers & Distributors.
5	Sundharam, K. P. M., & Varshney, P. N. (2021). Banking: Theory, law and practice (20th ed.). New Delhi, India: Sultan Chand & Sons.

ICT/MOOCs Reference

1	https://www.skillindiadigital.gov.in/courses/detail/5aff4860-78a0-488b-9f06-e8b6fe4e3f33?utm_source=chatgpt.com
2	https://www.mygreatlearning.com/finance/free-courses
3	https://onlinecourses.nptel.ac.in/noc26_mg32/preview

Mapping of CO with PO and PSO:

Course Outcome (CO) No.	PO-CO Mapping								PSO-CO Mapping					
	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6
CO1	2	1	1	2	1	1	3	3	1	2	2	1	3	3
CO2	1	1	2	2	1	1	3	3	1	3	2	1	3	3
CO3	1	1	3	2	2	1	3	3	1	3	2	2	3	3
CO4	1	1	1	3	1	1	3	3	1	2	3	1	3	3