

| GANPAT UNIVERSITY | | | | | | | | | |
|--|---|----|------------------|---------------------------------------|-------------------------------------|-----------|----|-----|-------|
| FACULTY OF MANAGEMENT STUDIES | | | | | | | | | |
| Programme | Bachelor of Business Administration | | | | Branch/Spec. | Finance | | | |
| 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 | | | | | | | | | |
| Course 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 |

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| 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 | 3 | 1 | 1 | 2 | 1 | 1 | 3 | 3 | 2 | 3 | 3 | 1 | 1 | 2 |
| | CO2 | 2 | 2 | 1 | 3 | 2 | 1 | 3 | 3 | 3 | 3 | 2 | 2 | 1 | 2 |
| | CO3 | 1 | 2 | 1 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 2 |
| CO4 | 1 | 2 | 1 | 2 | 2 | 2 | 3 | 3 | 2 | 3 | 3 | 2 | 3 | 2 | |