

**St. Joseph's College of Commerce (Autonomous)**  
**#163, Brigade Road, Bangalore - 560 025**  
**LESSON PLAN - ELECTIVE, PAPER I**

**Vedapradha. R**

**Subject Name: BANK MANAGEMENT**

**Lecture hours: 60**

**Objective:** To provide overview of banking system, lending mechanism, facilitate the understanding of assessment, appraisal procedures for loans and familiarize the documents, legal formalities , loan recovery process.

SL.No	UNIT & OBJECTIVES	NO OF LECTURE HRS	TEACHING METHODS	EVALUATION/LEARNING CONFIRMATION
<b>1</b>	<b>INTRODUCTION</b>	<b>6</b>		
	Evolution of money and Banking	1	Lecture through PPT	Question & answers
	Central banking structure	1	Videos	Question & answers
	Functions of commercial banking	2	Lecture through PPT	Question & answers
	Financial Institutions in India	1	Lecture through PPT	Quiz
	Banking Regulation Act	1	Lecture through PPT	Question & answers
<b>2</b>	<b>TYPES OF BORROWERS</b>	<b>10</b>		
	Principles of lending, Types of loans and advances	1	Lecture through PPT	Quiz
	Priority sector advances, Self-employment schemes	1	Lecture through PPT	Quiz
	Tribal & Physically challenged borrowers	2	Lecture through PPT	Quiz
	Women entrepreneurs, Finance of SSI	1	Videos	Online Test
	Personal and Consumer loans	1	Videos	Question & answers
	Loans to partnership firms, government & local bodies	1	Videos	Question & answers
	Issues in Lending, Financial adequacy, Assessing the borrower, Project appraisal	1	FLIP classes	Question & answers
	Technical feasibility, Management competence, Economic feasibility, Legal and practical points, Guarantee schemes available to banks	2	FLIP classes	Assignments / Projects
<b>3</b>	<b>OVERVIEW OF BANK'S CREDIT POLICY</b>	<b>10</b>		
	Introduction to credit policy	1	Lecture through PPT	Online Test

	Importance	1	Lecture through PPT	Quiz
	Objectives and Formulation of loan Policy	3	Lecture through PPT	Question & answers
	Credit exposure & RBI Norms	1	FLIP classes	Assignments / Projects
	Different types of loans and advances	2	Lecture through PPT	Assignments / Projects
	Fund based and Non-based facilities	2	Lecture through PPT	Question & answers
4	<b>APPRAISAL OF CREDIT PROPOSALS</b>	<b>12</b>		
	Introduction	1	Lecture through PPT	Question & answers
	Meaning & scope of credit appraisal	1	Lecture through PPT	Question & answers
	Credit process	1	Lecture through PPT	Question & answers
	Pre-appraisal stage	1	Lecture through PPT	Question & answers
	Appraisal stage	1	Lecture through PPT	Assignments / Projects
	Post-sanction Compliance	1	Lecture through PPT	Assignments / Projects
	Monitoring and Supervision of Advances	2	Lecture through PPT	Assignments / Projects
	Documentation, Purpose	1	FLIP classes	Question & answers
	Process for Fresh Advances	1	Lecture through PPT	Question & answers
	Documentation at time of Renewal/Enhancement/Death of a borrower	2	Lecture through PPT	Question & answers
5	<b>LOAN RECOVERY</b>	<b>14</b>		Online Test
	Follow up of loans, health codes	1	Lecture through PPT	Online Test
	Narasimhan Committee on classification of assets	1	Lecture through PPT	Online Test
	recovery process ,follow up of satisfactory loans, irregular loans	1	Lecture through PPT	Online Test
	under nursing ,sick: non-viable- sticky ,advances recalled, suit filed accounts	1	Lecture through PPT	Online Test
	decreed loans ,bad and doubtful debts ,Techniques of follow up	1	Lecture through PPT	Online Test
	QIS ,Identification of sick units	1	Lecture through PPT	Online Test
	Tiwari Committee Report, preparation of rehabilitation programs	1	Lecture through PPT	Question & answers
	implementation of rehabilitation programs	1	Lecture through PPT	Question & answers

	follow up at the branch / regional and head office levels ,follow up of loans by RBI	1	Lecture through PPT	Question & answers
	management of non-performing advances	1	Videos	Online Test
	assets management companies ,Loan Recovery Tribunals	1	Videos	Online Test
	Provisions of Revenue Recovery Act	1	Videos	Online Test
<b>6</b>	<b>MANAGEMENT OF NON-PERFORMING ASSETS</b>	<b>8</b>		
	Introduction	1	Lecture through PPT	Question & answers
	Meaning & Definition	1	Lecture through PPT	Question & answers
	Importance	1	Lecture through PPT	Question & answers
	Classification of NPA	1	Lecture through PPT	Question & answers
	Guidelines for classification	1	Lecture through PPT	Assignments / Projects
	Provisioning norms	1	Lecture through PPT	Assignments / Projects
	Recovery of NPA's	1	Lecture through PPT	Assignments / Projects
	Strategies for reducing NPA's	1	Lecture through PPT	Assignments / Projects

**CIA Components:**

The tentative date to complete the CIA is 15<sup>th</sup> September, 2017. The evaluation scheme is based on the comprehensive and analytical skills of students for the below criteria.

1. Practical assignments on loans
2. Assignments on application forms, legal documents of loans.
3. Online Exams
4. FLIP classes