

LESSON PLAN HOURLY WISE

Subject Name: Bank Management

Lecture hours: 60

Objective: To expose students to various important provisions of Income Tax Act relating to computation of Income of individual assessee only.

| Sl. No | UNIT & OBJECTIVES | No. of Lecture Hours | Methodology/Instructional techniques | Evaluation/learning confirmation |
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| UNIT I | Module 1 - Introduction Evolution of money and banking – Core Banking concepts of DRAT, DRT and Sarfaesi Act - Central banking structure – Function of commercial banking – Financial Institutions in India – Banking regulation act | 6 | Lecture | Question and Answer |
| 2 | Module 2 - Types of Borrowers Principles of lending – types of loans and advances – priority sector advances – Self-employment schemes – tribal and physically handicapped borrowers – women entrepreneurs – finance of SSI – personal and consumer loans – loans to partnership firms, government and local bodies – issues in lending- financial adequacy – assessing the borrower – project appraisal – technical feasibility – management competence – economic feasibility – legal and practical points – Guarantee Schemes available to banks. | 4 | Lecture | Question and Answer |
| 3 | Preparation of Bank financial statement in excel | 10 | Lecture and illustrations | Question and Answer |

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| 4 | Preparation of audit report in word | 10 | Illustrations and problems | Problems to be solved |
| 5 | Module 3 - Overview of Banks Credit Policy | 4 | Lecture and problems | Problems to be solved |
| 6 | Module 4 - Appraisal of Credit Proposals Introduction, Meaning and Scope of Credit Appraisal, The credit process, Pre-Appraisal stage, Appraisal stage, Post-sanction Compliance: Monitoring and Supervision of Advances, Documentation, Purpose, Process for Fresh Advances, Documentation at time of Renewal/Enhancement/Death of a borrower | 4 | Lecture | NA |
| 7 | Module 5 - Loan Recovery Follow up of loans – health codes – Narasimhan Committee on classification of assets – recovery process – follow up of satisfactory loans – irregular loans – sick : viable – under nursing – sick: non-viable sticky – advances recalled – suit filed accounts – decreed loans – bad and doubtful debts – Techniques of follow up – QIS – Identification of sick units – Tiwari Committee Report – preparation of rehabilitation programs – implementation of rehabilitation programs – follow up at the branch / regional and head office levels – follow up of loans by RBI – management of non-performing advances – assets management companies – Loan Recovery Tribunals – Provisions of Revenue Recovery Act. | 10 | Illustrations | NA |
| 8 | Module 6 - Management of Non-Performing Assets Introduction, Meaning and Definition, Importance, and Classification of Non - Performing assets, Guidelines for classification, Provisioning norms, Recovery of NPA's, Strategies for reducing | 10 | Illustrations | NA |

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Prepared By:

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Approved By: