

## MBA343: RETAIL CREDIT MANAGEMENT LENDING & RECOVERY

Teaching Scheme	Examination Scheme
Lectures: 4 hrs./Week Tutorials: 1 hrs./Week  Credits: 4	Class Test -12 Marks Teachers Assessment – 6 Marks Attendance – 12 Marks End Semester Exam – 70 Marks

### Course Objectives:

- Understanding the Concept of Retail Credit Management along with Types & Classifications.
- Understanding the Meaning & Principles of Administration of Retail Credit Management along with Pricing and Priorities
- Understanding the Lending Policy & how to make provisions for loss.
- Understanding the Concept of Recovery of Retail Credit & Security

Hours: 40

**UNIT I (10 Hrs): Overview of Retail Credit Management:** Retail Credit Definition, Concept of Retail Credit Management, Characteristics of credit, Types of Retail credit, Retail Credit Classification, Retail Credit Instruments, Advantage of Retail Credit, Disadvantage of Retail Credit, Role of Retail credit in economy.


**UNIT II (10 Hrs): Formulation of Retail credit Policy:** Meaning and Principles of sound Lending, Formulation of Loan Policy, Administration of Retail Credit, Influencing Factor of Loan Policy, Evaluation of Applicant. Monitoring Organization of Bank Lending, Loan Pricing, Priority Sector Lending

**UNIT III(10 Hrs): Retail Credit Risk Management in Commercial Banks:** Retail Credit Risk Management before issuing a New Loan, Lending Policy, Retail Credit Analysis- Base II, Retail Credit Information Analysis, Market Report, Resolution for Non Performing Loan, Loan Loss Provisions.


**UNIT IV (10 Hrs): Security & credit Recovery:** Procedure for Retail Credit Recovery, Primary Security & Collateral Security, Margin Documentation, Pledge, Mortgage, Valuation of Securities.

### Suggested Readings:

1. Retail Credit Management-Peter S. Rose, International Edition. Mc. Graw-Hill Irwin.
2. Bank Management: A Fund Emphasis. Dr. AR. Khan 3rd Edition: Ruby Publication, 2008

  
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