

CORE COURSE – VI – CREDIT MANAGEMENT

UNIT – I

Definition of Credit. Forms of credit: Consumer credit, Commercial credit, Export credit, Banking credit, Agriculture credit.

UNIT – II

Principles of lending – The 7C's of Credit – Fair practice code – Various types of Borrowers.

UNIT – III

Benefits and dangers in using credit, understanding consumer rights and obligations.

UNIT – IV

Credit Policy: Definition – Role and use of the policy – Basic contents of the policy.

UNIT – V

Consumer Assessments: Credit Bureau, Credit Applications, References, Credit evaluation of borrowers, Collection procedure, Debt Recovery Tribunal, Writing off Bad Debts.

Text Books Recommended:

1. Credit Management by Ed.Vol – Oscar Publication.
2. Credit Management Hand book by Cecil J.Bond
3. Credit Planning and Management by Krishna Gupta – Purana Books
4. Credit Appraisal, Risk Analysis and Decision making – Mukherjee
5. Risk Management, IIBF, Macmillan, New Delhi.
6. Credit Risk Management, Andrew Fight.