



**JINDAL GLOBAL
BUSINESS SCHOOL**

INDIA'S FIRST MULTI-DISCIPLINARY GLOBAL BUSINESS SCHOOL



O.P. Jindal Global University

A Private University Promoting Public Service

NAAC Accreditation - 'A' Grade

Jindal Global Business School
Course Outline

Course Title	Business Lending and Working Capital Management
Core or Elective	Elective
Program and Batch	BBA-2023, BBA-BA-2023, BBA-FB-2023, BBA-FM-2023
Semester & Academic Year	Fall 2026
Credits	3
Discipline/Area	Accounting and Finance
Name of the Faculty Member/Course Instructor	Harshita Gupta
Contact Details of the Faculty Member	Harshita.gupta@jgu.edu.in
Contact Details of Support Staff	igbs-ec@jgu.edu.in
Faculty Member's Open Office Day/s & Time	Monday (2:00-3:00pm) and Thursday (2:00-3:00)

Introduction to the Course

This course introduces undergraduate students to the fundamentals of bank lending and business financing. It explains how banks provide loans to individuals, entrepreneurs, and businesses, and how they evaluate loan applications. Students will learn about different loan products, credit scores, financial documents required for lending, interest rate calculations, and working capital financing. The course also introduces basic financial statement analysis, collateral evaluation, and the loan approval process used by banks. Through practical examples and case discussions, students will gain a clear understanding of how bank financing supports economic activity and business growth.

Course Learning Objectives

At the end of the course, students should be able to

1. CLO1- Understand the role of banks in providing loans and financing economic activities for individuals, entrepreneurs, and businesses.
2. CLO2- Identify different types of loan products offered by banks and understand the basic documents and eligibility requirements involved in obtaining credit.
3. CLO3- Understand the fundamental concepts of borrowing, including interest rates, EMIs, credit scores, and collateral used in bank lending.

4. CLO4- Understand the loan approval and monitoring process followed by banks and how credit risk and loan defaults are managed.

Programme Competency Goals

BBA Programme Competency Goals (PCGs)		BBA Programme Learning Objectives (PLOs)	
		Students will be able to	
1	Responsible Global Citizenship: Ability to understand the interplay between local and global issues and to act with sensitivity towards ethical and social issues	1. Understand local business issues	
		2. Understand global business issues	
		3. Demonstrate sensitivity towards ethical issues	
		4. Demonstrate sensitivity towards social issues	
2	Effective communication: Ability to effectively exchange ideas and information	5. Present their ideas with clarity	
		6. Write in a coherent manner	
		7. Use technology for communication	
3	Critical Thinking: Ability to identify, analyze business problems and propose effective solutions	8. Identify main issues of business problems	
		9. Examine information from different sources	
		10. Draw inferences from analysis	
4	Teamwork: Ability to work and contribute effectively in group -settings	11. Understand the factors to work effectively in groups	
		12. Contribute effectively in groups	

PLO-PCG Assessments Mapping Matrix

Program Learning Objectives (PLOs)	Program Competency Goals (PCGs)	Course Assessment Item
This course helps you to develop the following Program Learning Outcomes:	This course helps you to develop the following Program Competency Goals:	This learning outcome will be assessed in the following items
PLO5, PLO6	PCG2	A1, A3, A5
PLO8, PLO9, PLO10	PCG3	A1, A2, A4, A5
PLO11, PLO12	PCG4	A3, A4

Evaluation Schema

The course grade will be determined based on:

Assessment Task	Weightage (Percentage)	Nature (Individual/Group)	Week of Assessment	PLOs to be Assessed
A1 Class Participation	10%	Individual	Ongoing	PLO5, PLO8, PLO9, PLO10
A2 Quiz	20%	Individual	4 th /5 th week	PLO8, PLO9, PLO10
A3 Presentations	20%	Group	9 th and 14 th week	PLO5, PLO11, PLO12
A4 Group Activity	20%	Group	6 th to 10 th week	PLO8, PLO11, PLO12
A5 Endterm Examination	30%	Individual	In the JGU Examination period/week	PLO5, PLO6, PLO8, PLO9, PLO10

Description of Assessments:

A1 Class Participation- 10 marks will be allotted on continuous basis according to the students' participation in class.

A2 Quiz- 20 marks (2 quizzes for 10 marks each) in-class pen and paper quiz will be conducted during the course.

A3 Presentations- Group presentations (in groups of 3-4) of 20 marks based on the topics covered in class.

A4 Group Activities- In-class group activities of 20 marks to be done in groups of 2-3 students. Four activities will be conducted during the course of 5 marks each.

A5 End term examination- The end term examination will be of **30 marks of 1.5 hours duration**. This will be an invigilated exam according to the mode, modalities and process as decided by CoE.

Rubrics for Assessments:

Rubric for A3 & A4

	Poor (0-5)	Average (5-10)	Above average (10-15)	Distinction (15-20)
Research Quality & variety of tools used for analysis (5 Marks)	Minimal analysis with insufficient number of tools and techniques used for analysis.	Acceptable analysis with minimum number of tools and techniques used for analysis	Sufficient analysis with adequate number of tools and techniques used for analysis	Analysis with meaningful insights and more than relevant number of tools and techniques used for analysis.
Quality/Robustness of analysis Quality of analysis with respect to the such as time horizon, peer group comparison, industry analysis etc. (5 Marks)	Insufficient quality without a robust analysis	Acceptable quality and robustness of analysis	Good quality and robustness of analysis	Excellent quality and robustness of analysis.

	Poor (0-5)	Average (5-10)	Above average (10-15)	Distinction (15-20)
Logical flow Organisation of ideas; Ability to sustain audience interest (5 Marks)	Not attempted or entirely or significantly plagiarized from other sources.	Organisation of ideas generally clear. Presentation displays basic use of techniques (examples / headings / visuals etc) to develop audience interest.	Organisation of ideas clear. Presentation uses a variety of techniques (examples / headings / visuals etc) that are used well to sustain audience interest.	Organisation of ideas extremely clear. Presentation solidly uses varied and innovative engagement techniques (examples / headings / visuals etc) to sustain audience interest.
Attention to Detail • Group cohesion/synergy • Clarity of speech /eyecontact / pacing & enthusiasm • Visual tools (e.g.,PowerPoint slides) • Dress standard • Citations and Referencing (5 Marks)	The problems in one or more of the areas listed prevented audience understanding. References were absent from visuals.	The problems in one or more of the areas listed impacted audience understanding.	Group performance in all areas listed considerably assisted audience understanding.	Group performance in all areas listed was of a high quality and greatly assisted audience understanding.

Teaching Method

The course will have a judicious mix of lectures, storytelling, experiential exercises, and cases. Here the onus of learning will be with the student, and the instructor will be a facilitator. Instead of learning ‘what to do’, the cases will also be used as examples of real-world phenomena where issues arise, and good and bad practices are seen. The key to learning this way is to see many examples and situations and learn inductive as well as deductive ways from students’ and managers’ different experiences.

Textbook / Other Readings

Textbook:

Session Plan

Session Details	Topics	PLOs Covered
Session 1	Introduction to Banking Basics	PLO8

Objective of the session	To understand banking fundamentals	
Subtopics to be covered	Define Bank, its functions, types of banks	
Readings	IFS- Commercial Banking	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion	
Session 2		
	Introduction to Banking Basics	PLO8
Objective of the session	To understand banking fundamentals	
Subtopics to be covered	Product of banks, Bank balance sheet basics	
Readings	IFS- Commercial Banking	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion	
Session 3		
	Bank Assets (Loans)	PLO8
Objective of the session	To understand type of loans	
Subtopics to be covered	Type of loans- commercial and individual loans	
Readings	Khan- Loans and advances	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion	
Session 4		
	Bank Assets (Loans)	PLO8
Objective of the session	To understand type of loans	
Subtopics to be covered	Type of loans- auto and consumer loans	
Readings	Khan- Loans and advances	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion	
Session 5		
	Documentation Required for Loans	PLO9, PLO12
Objective of the session	To understand the financial documentations required for different types of loans	
Subtopics to be covered	KYC, GST certificate and return, UDYAM certificate	
Readings	Khan- Lending principles and Suresh- Credit documentation	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion and Class activity	
Session 6		
	Documentation Required for Loans	PLO9, PLO12
Objective of the session	To understand the financial documentations required for different types of loans	
Subtopics to be covered	Bank statements, constitutional documents, Vintage documents	
Readings	Khan- Lending principles and Suresh- Credit documentation	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion and Class activity	

Session 7	Bank Liabilities	PLO10
Objective of the session	To understand deposit products	
Subtopics to be covered	FD- interest of FD, analysis the most suitable bank as per personal need.	
Readings	Khan – Deposits section	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion	
Session 8	Bank Liabilities	PLO10
Objective of the session	To understand deposit products	
Subtopics to be covered	Saving account and current account (CASA)	
Readings	Khan – Deposits section	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion	
Session 9	Global Banking Systems	PLO5, PLO11
Objective of the session	To understand the global banking systems	
Subtopics to be covered	Basel norms and regulations	
Readings	Not Applicable	
Case Title & Number	Not Applicable	
Pedagogy	Cases Discussion	
Session 10	Loan Eligibility	PLO8, PLO10
Objective of the session	To understand credit assessment	
Subtopics to be covered	Credit score and Interest rate calculation	
Readings	Khan- Lending policies	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion	
Session 11	Loan Eligibility	PLO8, PLO10
Objective of the session	To understand credit assessment	
Subtopics to be covered	OD and CC facilities, Loan Against Property	
Readings	Khan- Lending policies	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion	
Session 12	Guest lecture	PLO9
Objective of the session	To understand fintech in banking	
Subtopics to be covered	Fintech vs traditional banking	
Readings	Not Applicable	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion	

Session 13	Collateral evaluation	PLO9, PLO12
Objective of the session	To understand collateral types	
Subtopics to be covered	Types of collateral- FD, shares (LAS)	
Readings	Khan- Secured Lending	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion and Class activity	
Session 14	Collateral evaluation	PLO9, PLO12
Objective of the session	To understand collateral types	
Subtopics to be covered	Types of collateral- Properties (residential, commercial, industrial, GPA- freehold and agriculture)	
Readings	Khan- Secured Lending	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion and Class activity	
Session 15	Global Banking Systems	PLO5, PLO11
Objective of the session	To understand the global banking systems	
Subtopics to be covered	Cross-border banking activities	
Readings	Not Applicable	
Case Title & Number	Not Applicable	
Pedagogy	Cases Discussion	
Session 16	Customer acquisition	PLO8
Objective of the session	To understand customer sourcing	
Subtopics to be covered	From where to get NTB (New to Bank)-On roll employees	
Readings	Khan- Customer services	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion	
Session 17	Customer acquisition	PLO8
Objective of the session	To understand the sources of business	
Subtopics to be covered	NTB source- Consultants and EBT (Existing to Bank)	
Readings	Khan- Customer services	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion	
Session 18	Group presentations-1	PLO5, PLO11, PLO12
Objective of the session	Group presentations-1	
Subtopics to be covered	Not Applicable	

Readings	Not Applicable	
Case Title & Number	Not Applicable	
Pedagogy	Presentations	
Session 19		
Loan Application Procedures		PLO9, PLO10
Objective of the session	To understand loan workflow	
Subtopics to be covered	Loan application steps, role of relationship manager	
Readings	Khan- Lending overview; Suresh- Loan processing	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion	
Session 20		
ESG in Banking		PLO9, PLO10
Objective of the session	To understand the role ESG in banking	
Subtopics to be covered	Environmental risk in lending	
Readings	Not Applicable	
Case Title & Number	Not Applicable	
Pedagogy	Case Discussion	
Session 21		
NPA and Recovery of NPA		PLO8, PLO10
Objective of the session	To understand NPA and recovery	
Subtopics to be covered	Meaning of NPAs, causes of default, recovery process	
Readings	Khan- Non-performance assets	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion and Class Activity	
Session 22		
Guest lecture		PLO8
Objective of the session	To understand challenges in banking	
Subtopics to be covered	Liquidity management challenges, cybersecurity threats	
Readings	Not Applicable	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion	
Session 23		
Digitalization of Bank		PLO9
Objective of the session	To understand digital banking	
Subtopics to be covered	Digital banking overview and need	
Readings	Khan- E-banking	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion	
Session 24		
Digitalization of Bank		PLO9
Objective of the session	To understand digital banking	
Subtopics to be covered	Fintech in banking	

Readings	Khan- E-banking	
Case Title & Number	Not Applicable	
Pedagogy	Lecture and Discussion	
Session 25		
Objective of the session	ESG in Banking-	PLO9, PLO10
Subtopics to be covered	To understand the role ESG in banking	
Readings	Green bonds and climate financing	
Case Title & Number	Not Applicable	
Pedagogy	Case Discussion	
Session 26		
Objective of the session	Banking Frauds	PLO8 PLO8
Subtopics to be covered	To understand banking risks	
Readings	Types of banking frauds	
Case Title & Number	Khan- Risk and reforms	
Pedagogy	Not Applicable	
Session 27		
Objective of the session	Banking Frauds	PLO8
Subtopics to be covered	To understand banking risks	
Readings	Fraud prevention basics	
Case Title & Number	Khan- Risk and reforms	
Pedagogy	Not Applicable	
Session 28		
Objective of the session	Group presentations-2	PLO5, PLO11, PLO12
Subtopics to be covered	Group presentations-2	
Readings	Not Applicable	
Case Title & Number	Not Applicable	
Pedagogy	Presentations	
Session 29		
Objective of the session	Reading & Revision Week/ Examination Week*	PLO9, PLO10
Subtopics to be covered	NA	
Readings	NA	
Case Title & Number	NA	
Pedagogy	NA	
Session 30		
Objective of the session	Reading & Revision Week/ Examination Week*	PLO9, PLO10
Subtopics to be covered	NA	

Readings	NA
Case Title & Number	NA
Pedagogy	NA

*Elective Endterm Examinations may take place in the last week of classes.

Disability Support

JGU endeavours to make all its courses accessible to students. The Disability Support Committee (DSC) has identified conditions that could hinder a student's overall wellbeing. These include physical and mobility-related difficulties, visual impairment, hearing impairment, mental health conditions, and intellectual/learning difficulties, e.g., dyslexia and dyscalculia. Students with any known disability needing academic and other support are required to register with the Disability Support Committee (DSC) by following the procedure specified at <https://jgu.edu.in/disability-support-committee/>

Students who need support may register any time during the semester up until a month before the end semester exam begins. Those students who wish to continue receiving support from the previous semester, must re-register within the first month of a semester. Last-minute registrations and support might not be possible as sufficient time is required to make the arrangements for support.

The DSC maintains strict confidentiality about the identity of the student and the nature of their disability and the same is requested from faculty members and staff as well. The DSC takes a strong stance against in-class and out-of-class references made about a student's disability without their consent and disrespectful comments referring to a student's disability.

All general queries are to be addressed to disabilitysupportcommittee@jgu.edu.in

Disclaimer: This course outline including assessments, mode, nature and weightage of assessments, sessions, sequence of sessions and/or readings may be revised during the semester if such need arises.