

BFN 422: PRACTICE OF BANKING II

Department of Banking and Finance

Covenant University

1. BFN422

1.1. BFN 422: PRACTICE OF BANKING II

Review of Banker & customer relationship (as learnt in Practice of Banking 1) Objective of bank lending and credit administration; types of accounts holders Banking transactions, determination of banker / customer relationship, Bank lending: principles, concepts and practices, lending appraisal and criteria; analysis and interpretation of customers accounts for lending decision making; constraints on bank lending; principal loan, loan supervision and security; problem of loan default and bad debts, bank services to customers.