

Contents

	Abbreviations Used	xi
	Tables and Charts	xiii
1	THE RESEARCH DESIGN	1
	Rationale of the study, Survey of the Existing Literature, Objective of the Study, Main and Sub-hypotheses, Coverage and Methodology of the Study, Scheme of Presentation.	
	<u>PART I</u>	
	<u>CREDIT MANAGEMENT FUNCTION</u>	
2	CREDIT PLANNING	17
	Introduction, Performance Budgeting System in Commercial Banks : Budget Formulation and Settlement, Problems of Performance Budgeting in Commercial Banks.	
3	DELEGATION OF LENDING POWERS IN COMMERCIAL BANKS	34
	Introduction, The Existing System of Delegation of Lending Powers, Problems in Delegation of Lending Powers, Conclusion and Suggestions.	
4	CREDIT APPRAISAL	45
	Introduction, Techniques for working capital Appraisal, The Tandon Study Group Recommendations, The Chore Committee Recommendations, Appraisal of Term Loans, Legal Restrictions on Commercial Banks for Providing Term Loans, Appraisal of the Viability of a Project.	

5	CREDIT MONITORING	61
	Introduction, Pre-disbursement stage, Methods of Disbursement of Bank Credit, Follow-up and supervision of Bank credit, Recovery of Advances, Concluding Observations.	

PART II

CREDIT MANAGEMENT AND INDUSTRIAL SICKNESS

6	IDENTIFICATION OF SICK INDUSTRIAL UNITS	84
	Introduction, Magnitude of Industrial Sickness, Perception of Industrial Sickness.	
7	REHABILITATION, NURSING AND MONITORING SYSTEM FOR INDUSTRIAL SICK UNITS	96
	Introduction, Prevention of Sickness, Rehabilitation, Nursing and Monitoring of Sick Units, New Approach Towards Industrial Sickness.	

PART III

INDEX OF CREDIT MANAGEMENT EFFICIENCY

8	COMPONENTS OF CREDIT MANAGEMENT EFFICIENCY	105
	Nature of the data, Profit Efficiency, Advances Efficiency, Recovery Efficiency, Time Efficiency, Disbursement Efficiency, Methodology Used.	
9	ANALYSIS OF THE RESULTS AND INTERPRETATION	121
	Test of the Hypotheses, Analysis of the	

(x)

Results Pertaining to Profit Efficiency
Advances Efficiency, Index of Profit Ef-
ficiency, Index of Advances Efficiency,
Index of Recovery Efficiency, Index of
Time Efficiency and Index of Disburse-
ment Efficiency, Practical Application of
the Index of Credit Management Efficien-
cy.

10	SUMMARY OF MAIN FINDINGS AND SUGGESTIONS	142
	Main Findings, Suggestions, Recommendat- ions for Further Studies.	

APPENDICES

Appendix I	Signals and Symptoms of In- dustrial Sickness	155
Appendix II	Causes of Industrial Sickn- ess	160
	Selected Bibliography	164