

**B. Voc. Banking & Financial Services - 3rd Sem.****(2116)****BVC-306: Bank Credit Management****Time allowed: 3 hrs.****Max. Marks: 50****Section A**Attempt any **ten** Questions. Each carries **one mark**

- |    |    |  |             |
|----|----|--|-------------|
| I. | a. | Name any two credit appraisal techniques |             |
|    | b. | Factoring vs Bill Discounting            |             |
|    | c. | Trade Cycle                              |             |
|    | d. | Forfaiting                               |             |
|    | e. | Name two types of Collaterals            |             |
|    | f. | Principles of Credit Management          |             |
|    | g. | Overdraft                                |             |
|    | h. | Letter of Credit                         |             |
|    | i. | Consortium Finance                       |             |
|    | j. | Non-Performing Assets                    |             |
|    | k. | Stressed Assets                          |             |
|    | l. | Debt Service Coverage Ratio              | 1 X 10 = 10 |

**Section B**Attempt any **two** Questions. Each carries **ten marks**

- |      |  |    |
|------|--|----|
| II.  | Write a detailed note on credit management. What are various credit appraisal techniques?          | 10 |
| III. | What is Factoring? What are types and functions of a factor?                                       | 10 |
| IV.  | What do you mean by Working Capital? What are appraisal techniques for its different constituents? | 10 |
| V.   | What are types of documents in credit management? Write briefly about the documentation procedure. | 10 |

**Section C**Attempt any **two** Questions. Each carries **ten marks**

- |       |   |    |
|-------|---|----|
| VI.   | What are various sources of financing Working Capital?                                      | 10 |
| VII.  | A) Multiple banking   | 05 |
|       | B) Infrastructure Financing   | 05 |
| VIII. | What are various securities required in bank finance? What are guidelines for Bank finance? | 10 |
| IX.   | What are various appraisal methods for different types of clients/products                  | 10 |

**1290(2116)100**

\*\*\*\*\*