

Exam. Code : 110103

Subject Code : 3745

Bachelor of Vocation (Banking and Financial Services)

3rd Semester

BANK CREDIT MANAGEMENT

Paper—BVC-306

Time Allowed—3 Hours] [Maximum Marks—50

SECTION—A

Note :— Attempt any *ten* questions out of *twelve* given below with answer to each question up to *five* lines in length. Each question carries 1 mark.

1. (a) Principles of credit management
- (b) Forfeiting vs factoring
- (c) Components of credit risk
- (d) Net working capital
- (e) Types of borrowers
- (f) Name different types of documents required in documentation
- (g) Bill discounting
- (h) Cash credit
- (i) SARFAESI
- (j) Multiple banking
- (k) Overdraft
- (l) Purchase of bills. 1×10=10

SECTION—B

Note :— Attempt any *two* questions out of *four* given below with answer to each question up to *five* pages in length. Each question carries **10** marks.

2. What are the expectations of RBI from banks on Credit Management ?
3. “Forfeiting-The Modus Operandi”. Comment upon this statement and explain its advantages and evaluation procedure.
4. Write a note on working capital management in banks in India.
5. Explain different modes of charging on securities. Also explain types of collateral and their characteristics.

2×10=20

SECTION—C

Note :— Attempt any *two* questions out of *four* given below with answer to each question up to *five* pages in length. Each question carries **10** marks.

6. Explain guidelines for bank finance in detail.
7. Write in detail the appraisal methodology for different type of client/products in banks in India.
8. Write a note on forms of bank finance.
9. Write a note on procedure for dealing with credit defaults in banks.

2×10=20