

Exam. Code : 110103

Subject Code : 2691

Bachelor of Vocation (Banking & Financial Services)

3rd Semester

BANK CREDIT MANAGEMENT

Paper—BVC-306

Time Allowed—3 Hours]

[Maximum Marks—50

SECTION—A

Note :— Attempt any **ten** questions. Each carries **1** mark.

1. (i) Credit Management.
- (ii) Explain one credit appraisal technique
- (iii) Recourse and Non-Recourse Factoring
- (iv) Fixed vs Floating Charge
- (v) Gross vs Net Working Capital
- (vi) Forfating
- (vii) Credit rating
- (viii) Non-Performing Assets
- (ix) Credit Delivery System
- (x) Consortium Finance
- (xi) Infrastructure financing
- (xii) Stressed Assets. 1×10=10

SECTION—B

Note :— Attempt any **two** questions. Each carries **10** marks.

2. What is Credit Management ? Explain various Credit Appraisal techniques. 10
3. Explain the nature of factoring services in India. What are operational obstacles encountered by factoring service in India ? 10
4. What are different types of documents required while approving Credit ? Explain various types of Collateral as well. 10
5. Write in detail various techniques for appraisal of working capital constituents. 10

SECTION—C

Note :— Attempt any **two** questions. Each carries **10** marks.

6. Write a detailed note on Financing of Working Capital. 10
7. (a) Credit Score. 5
(b) Infrastructure Financing. 5
8. Write in detail the provision of corporate debt restructuring. 10
9. (a) Objectives of disclosure of list of defaulters. 5
(b) Procedure of disclosure of list of defaulters. 5