

Bachelor of Vocation (Banking & Financial Services) - 3rd Semester
(Batch 2020-23)
(2221)

Paper : BVC-306 Bank Credit Management

Time allowed: 3 hrs.

Max. Marks: 50

Attempt any five questions selecting at least one question from each section. Fifth question can be attempted from any section.

Section A

1. What are the principles of Credit management? Explain credit monitoring also? 10
2. Explain following
 - a) Factoring vs Bills Discounting
 - b) Forfaiting vs Export Factoring

Section B

3. Write a detailed note on appraisal techniques of various components of Working capital. 10
4. Explain in detail various types of collaterals used in banking finance in India. 10

Section C

5. What are various securities required in Bank finance. Explain various regulations governing it. 10
6. Explain following
 - c) Debt service Coverage ratio
 - d) Cash Budget

Section D

7. Explain following
 - a) Multiple banking
 - b) Syndication of Loan
8. Explain following
 - a) SARFAESI
 - b) Corporate Debt Restructuring

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