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T.Y.B.Com Semester VI (CBCS) Ordinance
EXAMINATION NOVEMBER 2023
Banking & Financial Services - Credit & Risk Management in Banking

[Time: 2:00 Hours]

[Max. Marks: 80]

- Instructions:** 1) *All questions are compulsory.*
2) *Answer question 1 and 2 in not more than 100 words.*
3) *Answer question 3 to 6 in not more than 400 words.*
4) *Figures to the right indicate maximum marks.*

Q1 Write short notes on any four of the following: (4×4=16)

- a) Collateral security.
- b) Guarantee.
- c) Profitability as a principle of sound lending.
- d) Banker's execution of documents while advancing loans.
- e) Any two recommendations of the Chore Committee.
- f) RBI's directives on granting loans.

Q2 Write short notes on any four of the following: (4×4=16)

- a) Industrial advances.
- b) Small, medium and big farmers.
- c) Types of Traders.
- d) Receivable Financing Scheme for Small Scale Industries.
- e) Corporate finance.
- f) Project appraisal.

Q3 x) Explain the Principles of Sound Lending. 12

OR

y) What is Mortgage? Explain the different forms of Mortgages. 12

Q4 x) State and Explain the different types of Customers/ Borrowers of Bank Credit. 12

OR

y) Highlight the Recommendations of the Tandon Committee. 12

Q5 x) Explain in detail Steps in Commercial Loan Processing offered by a Bank. 12

OR

y) Describe in detail the different Government Sponsored Loan to Agriculture. 12

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Q6 x) Explain the importance of Documentation and Monitoring in Project Finance by Bank. 12

OR

y) What are NPAs? Explain the Management of NPAs. 12