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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**