

B. Voc. Banking & Financial Services - 3rd Sem.

(2116)

BVC-306: Bank Credit Management

Time allowed: 3 hrs.

Max. Marks: 50

Section A

Attempt any **ten** Questions. Each carries **one** mark

- I. a. Name any two credit appraisal techniques
- b. Factoring vs Bill Discounting
- c. Trade Cycle
- d. Forfeiting
- e. Name two types of Collaterals
- f. Principles of Credit Management
- g. Overdraft
- h. Letter of Credit
- i. Consortium Finance
- j. Non-Performing Assets
- k. Stressed Assets
- l. Debt Service Coverage Ratio

1 X 10 = 10

Section B

Attempt any **two** Questions. Each carries **ten** marks

- II. Write a detailed note on credit management. What are various credit appraisal techniques? 10
- III. What is Factoring? What are types and functions of a factor? 10
- IV. What do you mean by Working Capital? What are appraisal techniques for its different constituents? 10
- V. What are types of documents in credit management? Write briefly about the documentation procedure. 10

Section C

Attempt any **two** Questions. Each carries **ten** marks

- VI. What are various sources of financing Working Capital? 10
- VII. A) Multiple banking 05
B) Infrastructure Financing 05
- VIII. What are various securities required in bank finance? What are guidelines for Bank finance? 10
- IX. What are various appraisal methods for different types of clients/products 10

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