

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
TY B.Com, Semester-VI(OC-66), Semester End Examination, June 2022
Banking & Financial Services – DSE 8
Credit & Risk Management in Banking (COD 130)

Duration: 2hrs**Max. Marks: 80****Instructions:**

- 1) Start each question on a fresh page.
- 2) All questions are compulsory.
- 3) Figures to the right indicate maximum marks.
- 4) Answer sub-questions in Question no.1 and Question no.2 each in not more than 100 words.
- 5) Answer Questions no. 3 to Question no. 6 each in not more than 400 words.

Q. 1. Write short notes on ANY FOUR of the following. (4x4=16)

- a) Explain any two C's of bank credit.
- b) Distinguish between primary and collateral security.
- c) Write a short note on the significance of a manager's experience for bank credit.
- d) State any four characteristics of a mortgage.
- e) Identify any two customers of bank credit.
- f) State any four directives by the RBI for loan processing.

Q. 2. Write short notes on ANY FOUR of the following. (4x4=16)

- a) What is a partnership firm?
- b) Write a note on the lead bank scheme.
- c) What is corporate borrowing?
- d) Write a note on Yarn Supply Scheme to the weaver section of India
- e) What is a mortgage?
- f) Identify and explain any two internal sources of borrowing.

Q. 3. A) What is a guarantee? Explain the rights of a guarantor. (12)

OR

Q. 3. B) Explain any six principles of sound lending (12)

Q. 4. A) Discuss the recommendations of the Tandon Committee. (12)

OR

Q. 4. B) What are the legal and loan documents for loan processing. (12)

Q. 5.A) What is loan processing? Explain the stages of loan processing. (12)

OR

Q. 5. B) Explain any top three government business loan schemes offered in India. (12)

Q.6.A) Explain the National Handloom Development Programme (NHDP) offered to the weaver section of India. **(12)**

OR

Q. 6. B) What is project finance? Explain the advantages and disadvantages of project finance. **(12)**
