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**T.Y.B.Com. Semester VI (CBCS) Ordinance  
EXAMINATION MAY 2023**

**Banking And Financial Services - Credit and Risk Management in Banking**

[Time: 2 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: (4x4=16)
- a) Unsecured Advances.
  - b) Liquidity as a Principle of Sound Lending.
  - c) Business Experience as an Advantage in obtaining Bank Credit.
  - d) Lending to Trust.
  - e) Any Two Recommendations of the Tandon Committee.
  - f) Minor as Bank Borrower.
- Q2** Write short notes on any four of the following: (4x4=16)
- a) Loan Sanctioning.
  - b) Loans to Manufacturing Sector.
  - c) Lead Bank Scheme.
  - d) Targets for Lending to Priority Sectors.
  - e) Asset Reconstruction Fund.
  - f) Non - Performing Asset (NPAs).
- Q3** x) Explain in detail the different Types of Credit. 12
- OR**
- y) Describe the various purposes of Bank Credit. 12
- Q4** x) What is Documentation? Highlight its essentials to Bank while advancing Loans? 12
- OR**
- y) Explain the Recommendations of the Nayak Committee. 12
- Q5** x) Explain in detail Steps in Commercial Loan Processing offered by a Bank. 12
- OR**
- y) Describe Government Sponsored Loans to the Weaver Section. 12
- Q6** x) Explain the Steps involved in Financing a Project. 12
- OR**
- y) What are the Remedial Measures to overcome NPAs? 12