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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