

CBCS SCHEME

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16MBAFM306

Third Semester MBA Degree Examination, June/July 2018 Strategic Credit Management

Time: 3 hrs.

Max. Marks:80

Note: 1. Answer any **FOUR** full questions from Q.No.1 to 7.
2. Q.No. 8 is compulsory.

- 1 a. What is Credit Management? (02 Marks)
b. What are the principles of Good Lending? Explain. (06 Marks)
c. Discuss Credit Institutions in India, in detail. (08 Marks)
- 2 a. List out the 5 C's of Good Credit. (02 Marks)
b. Explain the feasibility study. (06 Marks)
c. What are the fundamental credit issues? Explain. (08 Marks)
- 3 a. What is consumer credit / loan? (02 Marks)
b. Write a note on the following : (06 Marks)
(i) Fixed vs Floating rate
(ii) Risk Return Analysis of consumer loan.
c. Explain different types of consumer loan. (08 Marks)
- 4 a. What do you mean by Document of title to goods? (02 Marks)
b. Discuss briefly about advance against Fixed Deposit Receipts. (06 Marks)
c. What is Mortgage? Explain the types of mortgage. (08 Marks)
- 5 a. What do you mean by Gobar gas (or) Bio-gas? (02 Marks)
b. Discuss the initiatives taken by NABARD for farmers. (06 Marks)
c. Explain Lead Bank schemes. (08 Marks)
- 6 a. What is Non-Performing Asset? (02 Marks)
b. How will you do the asset classification? Explain. (06 Marks)
c. Explain the different tools used for NPA Management. (08 Marks)
- 7 a. Mention the Identification of Non Performing Asset. (02 Marks)
b. List out the different types of borrowers and explain. (06 Marks)
c. Explain Advance against Life Insurance Policy. (08 Marks)

8 Case Study (Compulsory) :

Mrs. Prarthana is approaching a public sector bank to avail the business loan. She met bank manager Mr. Nagabhushan and submitted her loan application to avail the loan facility. She is running the garments, where she is manufacturing the Men's and Kid's wear. It has the turnover of ₹ 5 Crore.

Questions:

- (i) What are the actions Mr. Nagabhushan has to take for ensuring the assurance of repayment of loan? (08 Marks)
- (ii) Explain the credit process and for sanctioning of loan. (08 Marks)

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Important Note : 1. On completing your answers, compulsorily draw diagonal cross lines on the remaining blank pages.