

**SVKM's NMIMS**  
**NMIMS – GLOBAL ACCESS SCHOOL FOR CONTINUING EDUCATION**

Programme: PGDBFM

Examination: June 2017  
Subject: Advance and Credits

Date: 16.06.2017

Semester: IV  
Course : New  
Marks : 70  
Time: 3.00 p.m. to 6.00 p.m.

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**Instructions:**

1. Answer to each new question to be started on a fresh page.
  2. Figures in bracket indicate full marks.
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**Q.1) Attempt any 2 out of 4**

(Marks: 2X5=10)

- a) Define secured and unsecured loans.
- b) Enumerate Pre-shipment finance and Post-shipment finance.
- c) Discuss the various Types of Letter of Credit.
- d) Write short notes on consortium lending.

**Q.2) Write short notes on (2 out of 5)**

(Marks: 2X5=10)

- a) Micro Finance
- b) Self Help Group
- c) Cash Credit
- d) Bill of Exchange
- e) Operating Cycle

**Q.3) Attempt any 3 out of 5**

(Marks: 3X10=30)

- a) What do you understand by term Lien and Negative Lien?
- b) Discuss the importance of documentation.
- c) What do you mean by primary and secondary security? Explain.
- d) Discuss the functions of investment department.
- e) Define project finance. Mention four fundamentals which are taken care while doing appraisal of any project.

**Q.4) Attempt both the questions**

(Marks: 2X10=20)

- a) Discuss the RBI Guidelines for Priority Sector Lending.
- b) Enumerate the Features of Retail Loans.

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