

SVKM's NMIMS
School of Distance Learning

Programme: PGDBFM

Academic year: 2012 – 2013

Subject: Advances and Credits

Semester: IV

Course New

Marks 70

Date: 09.01.2013

Time: 3.00 p.m. to 6.00 p.m.

Instructions: Candidates Should read carefully the instructions printed on the question paper and on the cover of the Answer Book, which is provided for their use.

- NOTE:
- (1) Total No. of questions FOUR
 - (2) Working will form part of answer
 - (3) Pencil not to be used
 - (4) Answer to new question to start on fresh page
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Q. 1 Attempt any 2 (TWO) out of 4 *Discuss*

Marks – 10

- a. Assignment and Lien
- b. NPA and Bad Debt provisions
- c. DSCR
- d. Reverse Mortgage

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

Marks – 10

- a. Factoring & Forfaiting
- b. Pre-Post shipment finance at LIBOR related rates
- c. Six C's approach for financing any business
- d. Supplier's Credit
- e. DSCR

Q.3 Attempt any 3 (THREE) out of 5

Marks – 30

- a. What are the key factors influencing the bank liquidity? What are the key functions of investment department?
- b. What all the ways a Hypothecation is granted against Stocks, Vehicles and other collaterals.
- c. Explain how a Banker's Right of Lien is known as Implied Pledge and How it differs from Right of Set Off with example.
- d. What are the key recommendations of Narasimham Committee? Write brief note on various committees on loans and advances.
- e. Explain the meaning of bank lending and what are the key principles of good lending?

Q.4 Attempt 2 (TWO)

Marks - 20

- a. What are the key provisions of Companies Act, 1956 for registration of charges/securities? What the characteristic of charges and types of charges in Banks?
- b. What do you understand by Operating Cycle? Explain the term working capital and what you understand by gross working capital and net working capital.

X

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