

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

Programme: PGDBFM

Examination: December 2016  
Subject: Advance and Credits

Date: 16.12.2016

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

**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) What do you understand by letter of credit? Explain.
- b) Enumerate Consortium lending and loan syndication.
- c) Explain "Liquidity in bank"? Discuss three basic importance of liquidity management.
- d) Write short note on Kannan Committee recommendation.

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

**(Marks: 2X5=10)**

- a) What is an overdraft? Discuss any two methods of providing overdrafts and advances.
- b) Enumerate the term bill of exchange.
- c) What do you mean by term loan? Discuss its steps involved in analytical assessment.
- d) Discuss turnover method for accessing capital management.
- e) Write short note on Nayak committee on SSI lending.

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

**(Marks: 3X10=30)**

- a) What do you understand by security? Explain its characteristics.
- b) Explain the different kinds of charges levied to realize the securities.
- c) Write short notes on cash credit and discuss the types of credit facility.
- d) What do you understand by "priority sector lending"? Explain.
- e) Write short notes on the following
  - a. Credit risk management
  - b. Microfinance
  - c. Project Finance
  - d. Self Help Group
  - e. Working Capital

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

**(Marks: 2X10=20)**

- a) Explain the various steps involved in pricing bank products.
- b) What are the different types of letter of credits? Explain any five of these.

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