

SHRIMATHI DEVKUNVAR NANALAL BHATT VAISHNAV COLLEGE FOR WOMEN  
(AUTONOMOUS)

(Affiliated to the University of Madras and Re-accredited with 'A+' Grade by NAAC)

Chromepet, Chennai — 600 044.

B.Com.(BIM) END SEMESTER EXAMINATIONS NOVEMBER -2023

SEMESTER - V

**21UBBCT5014 - Retail Credit Management**

Total Duration : 2 Hrs 30 Mins.

Total Marks : 60

### **Section B**

Answer any **SIX** questions ( $6 \times 5 = 30$  Marks)

1. State the Approval process for Retail Loans.
2. Predict the Credit score for Personal Loans.
3. Discuss Legal and Regulatory Aspects in detail.
4. List out the different types of Mortgages.
5. Discuss the documents needed for Lending.
6. Describe the Procedure for Recovering Commercial Loans.
7. Illustrate the concept of Trade cycle.
8. Examine the RBI Guidelines for Retail Banking.

### **Section C**

Answer any **THREE** questions ( $3 \times 10 = 30$  Marks)

9. Distinguish between Retail and Corporate Banking.
10. Discuss in detail the principle of Credit Management.
11. Describe the concept of Lending to different customers.
12. Explain the Working Capital concept and Management Appraisal techniques for different constituents.
13. Evaluate – Recent trends in Retail Banking.

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