

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 - NOV'2024

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. Explain any four types loan offered by bank.
2. What are the five C's of Credit?
3. Distinguish between Legal Aspects and Regulatory Aspects.
4. Discuss about the characteristics of term loan.
5. Explain the documents required for a home loan disbursement.
6. Write a short note on trade cycle.
7. Describe the role of recovery agents.
8. Bring out the growth of e-banking.

Section C

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

9. Briefly discussed the services offered by retail banking.
10. What are the different types of mortgages?
11. Explain the Lending Policy to different customers.
12. Explore Structuring a Credit Proposal.
13. Explain the various Classification of products in retail banking.
