



Paper ID : 250404

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Subject Code: KMBNFM05

Roll No:

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MBA
(SEM IV) THEORY EXAMINATION 2024-25
FINANCIAL AND CREDIT RISK ANALYTICS

TIME: 3 HRS**M.MARKS: 100****Note:** Attempt all Sections. In case of any missing data; choose suitably.**SECTION A****1. Attempt all questions in brief.****2 x 10 = 20**

Q no.	Explain the following terms briefly.
a.	Letter of credit
b.	Risk.
c.	Debt ratio.
d.	Bill discounting.
e.	Audit
f.	Non fund facilities.
g.	Loan Syndication
h.	Credit risk
i.	Credit rating.
j.	Collateral.

SECTION B**2. Attempt any three of the following:****10 x 3 = 30**

Q no.	Question
a.	What are the objectives of rating?
b.	Discuss types of Letter of Credit?
c.	Mention types of risk?
d.	Explain the statutory and regulatory restrictions on advances?
e.	Elaborate the 7 C's in risk?

SECTION C**3. Attempt any one part of the following:****10 x 1 = 10**

Q no.	Question
a.	Elaborate on loan pricing ?
b.	What are the types of credit facilities available?

4. Attempt any one part of the following:**10 x 1 = 10**

a.	Explain structuring of loan documents in detail?
b.	Mention the dimensions of credit appraisal?

5. Attempt any one part of the following:**10 x 1 = 10**

a.	Explain types of bank guarantees?
b.	How can LC limits be assessed?

6. Attempt any one part of the following:**10 x 1 = 10**

a.	Whistle blower helps to point the irregularities in system – comment on the statement.
b.	Elaborate on operational risk management?

7. Attempt any one part of the following:**10 x 1 = 10**

a.	What are different stages in credit analysis?
b.	Explain rating methodology?