

Roll.No.

21UBBCT5014

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 2025  
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. Differentiate retail and corporate banking.
2. Illustrate the 5 C's of Credit Management.
3. Discuss the various types of credit.
4. Explain the process involved in the sanctioning of commercial loans.
5. What are the importance of credit rating in retail banking?
6. Illustrate the concept of Reverse Mortgage.
7. Classify the property services offered by retail banks.
8. Write a note on working capital concept and management in retail banking.

### **Section C**

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

9. Describe the various assets and liability products of retail banking.
10. Determine the securities required to avail the loans.
11. Explain the lending procedure for partnership and limited companies.
12. Examine the appraisal techniques for different constituents in retail banking.
13. Evaluate the loan recovery process.

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