THE INSTITUTE OF BANKERS, BANGLADESH (IBB) 99th Banking Professional Examination, 2024 AIBB

Credit Operations and Management (COM)

| Subject Code: | 2 | 0 | 2 |
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Time—3 hours Full marks—100 Pass marks—45

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| [| V.B. 7 | The figures in the right margin indicate full marks. Answer any five ques | tions.] |
| | | | Marks |
| 1. | (a) | What is Bank Credit? | 5 |
| | <i>(b)</i> | What is Credit Policy? What are the features of a good credit policy? | 8 |
| | (c) | Briefly discuss the categories of credit according to the Classified Loan (CL) reporting policy of Bangladesh Bank. | 7 |
| 2. | (a) | What are the objectives of analysis of financial statement? | 7 |
| | (b) | Why is Internal Credit Risk Rating System (ICRRS) important for selecting the right borrower? | 7 |
| | (c) | What are the exceptions to ICRRS? | 6 |
| 3. | (a) | What is meant by funded and non-funded credit facilities? | 5 |
| | (b) | Describe different types of funded and non-funded credit facilities with example. | 7 |
| 120 | (c) | What are the benefits of centralizing loan administration? | 8 |
| 4. | (a) | What are the aspects that the financial appraisal of a project | 5 |
| | . , | covers? | |
| | <i>(b)</i> | Describe the main sources of equity financing and debt financing of a project. | 7 |
| | (c) | What are the steps involved in Capital Budgeting and mention the decision criteria of Net Present Value (NPV) and Internal Rate of Return (IRR)? | 8 |
| 5. | (a) | What are the causes of stand alone credit risk and portfolio credit risk? | 5 |
| | (b) | Describe general steps in credit risk management. | 7 |
| | (c) | What is expected loan loss? Briefly discuss each of the terms used in the expected loan loss formula. | 8 |
| 6. | (a) | What collateral will be included as eligible collateral in determining base for provision? | 7 |
| | <i>(b)</i> | What are the steps of filing suit under Money Loan Court Act, 2003? | |
| | (c) | Discuss the non-legal measures of loan recovery. | 7 |
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| risk? (b) What are the major factors that cause delinquency? (c) What is Early Alert Account (EAA)? What are the symptoms of Early Alert Reporting? 8. (a) What are the purposes of maintaining working capital? (b) Discuss the objectives of capital budgeting. (c) XYZ enterprise had the following information for 2020: Sales 4,800 units Sales Price (Per unit) Taka 80 Variable Costs (Per unit) Taka 30 Fixed Costs Taka 39,000 You are requested to Calculate: (i) What is the Contribution Margin and Contribution Margin Ratio? (ii) What is the break-even point in sales? (iii) What is the margin of safety in units and sales? (iv) If the company wishes to increase its contribution margin by 40% in 2021, by how much will it need to increase its sales if all other factors remain constant? 9. Write the difference between the following (any four): (i) Legal Assignment and Equitable Assignment (ii) Hypothecation and Pledge (iii) Lease and Loan (iv) Hire Purchase and Instalement Sale (v) Financial Lease and Operating Lease (vi) Reserve and Provision (vii) Coupon Bond and Zero-coupon Bond. 10. Write short notes (any five): (i) Benefit Cost Ratio (BCR) (ii) Time Value of Money (iii) Pari-Passu Charge (iv) Trust Receipt (TR) (v) Packing Credit (vi) SWOT Analysis (vii) Interest Suspense | | | Mai | rks |
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[বাংলা অনুবাদ]

দ্রিষ্টব্য: ডান পাশের সংখ্যা প্রশ্নের পূর্ণমান জ্ঞাপক। যে কোনো পাঁচটি প্রশ্নের উত্তর দিতে হবে।] নম্বর 0 ক) ব্যাংক ঋণ কাকে বলে? (খ) ঋণ নীতিমালা কী? একটি উত্তম ঋণ নীতিমালার বৈশিষ্ট্যসমূহ কী কী? (গ) বাংলাদেশ ব্যাংকের শ্রেণিকৃত (সিএল) রিপোর্টিং নীতিমালা অনুযায়ী ঋণের 9 ধরনসমূহ বর্ণনা করুন। (ক) আর্থিক বিবরণী বিশ্লেষণের উদ্দেশ্যসমূহ কী কী? ٩ (খ) সঠিক ঋণ গ্রহীতা নির্বাচনে আইসিআরআরএস গুরুত্বপূর্ণ কেন? ٩ (গ) আইসিআরআরএস এর ক্ষেত্রে ব্যতিক্রমসমূহ কী কী? ৬ ৩। (ক) ফাভেড এবং নন-ফাভেড ঋণ সুবিধা বলতে কী বুঝায়? 0 (খ) উদাহরণসহ বিভিন্ন ধরনের ফান্ডেড এবং নন-ফান্ডেড ঋণু সুবিধা বর্ণনা করুন। 9 (গ) ঋণ প্রক্রিয়া কেন্দ্রীভূতকরণের সুবিধাসমূহ কী? 8। (ক) একটি প্রকল্পের আর্থিক মূল্যায়ন করার জন্য কোন কোন দিকগুলো বিবেচনা করা হয়? (খ) একটি প্রকল্পের ইক্যুইটি অর্থায়ন এবং ঋণ অর্থায়নের প্রধান উৎসগুলো বর্ণনা ٩ করুন। (গ) মূলধন বাজেটিং-এর ধাপগুলো কী কী? NPV এবং IRR-এর ভিত্তিতে প্রকল্প নির্বাচনে সিদ্ধান্তের মানদণ্ড উল্লেখ করুন। (ক) স্ট্যান্ড এলোন ঋণ ঝুঁকি এবং পোর্টফলিও ঋণ ঝুঁকির কারণগুলো কী কী? 0 খণ ঝুঁকি ব্যবস্থাপনার সাধারণ ধাপগুলো বর্ণনা করুন। (গ) প্রত্যাশিত ঋণ ক্ষতি কী? প্রত্যাশিত ঋণ ক্ষতি হিসাবায়নে ব্যবহৃত প্রতিটি বিষয় সংক্ষেপে আলোচনা করুন। ৬। (ক) প্রভিশনের ভিত্তি নির্ধারণযোগ্য জামানত হিসেবে কোন কোন জামানত অন্তর্ভুক্ত ٩ করা যাবে? (খ) অর্থঝণ আদালত আইন, ২০০৩ এর অধীনে মামলা দায়ের করার ধাপগুলো কী কী? (গ) ঋণ পুনরুদ্ধারের ক্ষেত্রে আইন বহির্ভূত ব্যবস্থাদি আলোচনা করুন। ৭। (ক) ঋণ কেন্দ্রীভূতকরণ ঝুঁকি মোকাবেলার বিভিন্ন কৌশল কী কী? (খ) Delinquency বা ডেলিংকুয়েন্সী এর প্রধান কারণগুলো কী কী? (গ) আর্লি এলার্ট একাউন্ট কী? আর্লি এলার্ট একাউন্ট রিপোর্টিং এর লক্ষণসমূহ কী? [পর পৃষ্ঠা দ্রষ্টব্য

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| ۲1 | (ক) য | চলতি মূলধন সংরক্ষণের উদ্দেশ্যসমূহ কী কী? | 134 | ¢ |
| rij. | (খ) ব | ক্যাপিটাল বাজেটিং এর উদ্দেশ্যসমূহ আলোচনা করুন। | | ¢ |
| û . | (গ) ই | ইংরেজি অংশ দ্রষ্টব্য। | | 30 |
| 81 | পার্থক | ত্য লিখুন (যে কোনো চারটি) : | ¢×8: | =২০ |
| | (i) | লিগ্যাল এ্যাসাইনমেন্ট এবং ইক্যুইটেবল এ্যাসাইনমেন্ট | | |
| g); | (ii) (iii) | হাইপোথিকেশন এবং প্লেজ ইজারা এবং ঋণ | | ć |
| 17 | (iv) | ক্রয় ভাড়া চুক্তি এবং কিস্তি বিক্রয় | 3,. | |
| | (v) | আর্থিক ইজারা এবং পরিচালন ইজারা | (12) | |
| Ť | | সঞ্চিতি এবং সংস্থান | 150 | 1.5 |
| ŧ. | | কুপন বন্ধ এবং জিরো কুপন.বন্ড। | $m_{\tilde{T}}$ | |
| W. | | | 1 | |
| 701 | টীকা ' | লিখুন (যে কোনো পাঁচটি) : | 8×¢: | =২০ |
| 23 | (i). | বেনিফিট-কস্ট অনুপাত | 7.314 | |
| | (ii) | অর্থের সময়মূল্য | | |
| 31 | (iii) | প্যারী-পাসু চার্জ | (2) | |
| , | (iv) | ট্রাস্ট রিসিপ্ট | | |
| ç | (v) | भ्याकि ः अन के के कार्य के किस कर की किस के किस के किस के किस के किस की किस के किस की किस किस की क | (2) | 1 4, |
| Þ | (vi) | SWOT বিশ্লেষণ | (7) | |
| v. | | স্থগিত সুদ | | |
| | (viii) |) স্ট্রেস টেস্টিং। | | |
| 5 | | পুরুত্ব স্থানিক প্রতির নিজ্ঞানিক বিশ্বর স্থানিক বিশ্বর স্থানিক বিশ্বর স্থানিক বিশ্বর স্থানিক বিশ্বর স্থানিক বি বিশ্বর সংক্ষিত্র স্থানিক বিশ্বর নিজ্ঞানিক বিশ্বর স্থানিক বিশ্বর স্থানিক বিশ্বর স্থানিক বিশ্বর স্থানিক বিশ্বর স | 144 | 17 |
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