

Question Bank (Credit Collection)

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Q1-What do we mean by credit management, and what are Sources of credit Risk, explain them in detail?

Q2-Fill in the following blanks with appropriate words?

1- Credit facilities should be expanded within targeted markets and as well as the ambits of the ----- of the bank ?

2- It would be important if the purpose is ----- and the risk is ----- and the money be applied for the purpose intended?

3-A debt collection process is a cumulative concept for the fair and ----- -- of delinquent amounts and past-due payments from an indebted subject on behalf of the creditor?

4-Similarly if the borrower or suffer ----- in his business due to incompetence the recovery would be difficult ?

5-Effective credit collection techniques are one of the necessities for ----- in any economic climate?

Q3- Explain briefly, the most important principles of bank lending policies?

Q4- One of the Lending procedures is to visit the customer's work site. What are the reasons that lead to this visit? Explain them in the light of your knowledge of the vocabulary of the article?

Q5- Enumerate only the following in financial style?

1-The most important types of credit by purpose 2- Credit Collection Techniques

3- Disadvantages of Credit

Q6- Compare the following credit terms and concepts, in clear financial form,?

1- Installment Credit and Non-Installment or Service Credit 2- Revolving Accounts and Charge Cards 3- Mid-term credits and Long-term credits

Q7- Explain briefly, the most important Objectives of bank lending policies?

Q8- One of the Lending procedures is Interview with Loan Officer and loan committee, what are the reasons that doing this interview. Explain them in the light of your knowledge of the vocabulary of the article?

Q9- Enumerate only the following in financial style?

1-The most Common Forms of Credit 2- Type of Collection agencies

3- Advantages of Credit

Q10- Compare the following credit terms and concepts, in clear financial form,?

1- Secured and Unsecured Credit 2- Good Credit & Bad Credit 3- documentary credits and non-documentary credits