

SVKM's NMIMS

School of Distance Learning

Programme: DBFM/PGDBFM/ADBFM

Academic Year: 2011-2012

Semester I/II

Subject: Banking Structure & Process

Marks: 70

Date: 31.12.2011

Time: 11.00 a.m to 2.00 p.m

Course old

Instructions: Candidates Should read carefully the instructions printed on the question paper and on the cover of the Answer Book, which is provided for their use.

- NOTE:**
- (1) Total No. of questions FOUR
 - (2) Working will form part of answer
 - (3) Pencil not to be used
 - (4) Answer to new question to start on fresh page

Q. 1 Attempt any 2 (TWO) out of 4 Marks – 10

- a. Basel-II
- b. Corporate Debt Restructuring -CDR
- c. FCNR Accounts
- d. Ombudsman Scheme

Q.2 Write short notes on any 2 (TWO) out of 5 Marks – 10

- a. NPA
- b. Universal Banking
- c. Base Rate VS BPLR
- d. Monetary Policy of RBI
- e. Fiscal Policy.

Q.3 Attempt any 3 (THREE) out of 5 Marks – 30

- a. What are the major sectoral reforms in banking sector since 1991
- b. Discuss the major functions of RBI in regulating Banks?
- c. Functions of Internal Debt Management cell of RBI.
- d. Discuss the winning strategies in small and Medium Enterprises
- e. Discuss the main features of insurance contracts.

Q.4 Attempt 2 (TWO) Marks – 20

- a. Discuss the main functions and services offered by new generation Insurance Companies with a case study/example .
- b. Discuss the main challenges faced by Public Sector Banks Vs. Private Sector Banks with the Foreign Banks in India with a case study.
- c. Role played by Regional Rural Banks vis-a vis Microfinance Companies in India with an example/case study.
- d. Technology has changed the face of Banking. Elucidate with reference to the changes in the current decade.