

SVKM's - NMIMS

School of Distance Learning

Academic Year: 2012 - 2013

Programme: DBFM/PGDBFM

Subject: **Commercial Banking system and Role of RBI**

Semester: II

Date: 10.10.2013

Marks 70

Time: 11:00 am to 2:00 pm

Course: New

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

N.B.:

1. Answer to each new question to be started on a fresh page.
2. Figure in brackets indicates full marks.

Q. 1. Attempt any 2 out of 3 (short notes)

(Marks: 2 X 5 = 10)

- a. Define interest rate risk.
- b. Current assets and Current liabilities.
- c. The Relationship between the Banker and customer in the case of Safe Deposit Lockers.

Q. 2. Write short notes. Attempt any 2 out of 5.

(Marks: 2 X 5 = 10)

- a) D/A and D/P bills
- b) Equitable mortgage
- c) SARFAESI ACT.
- d) Define doubtful and loss assets.
- e) What is the meaning of retail banking?

Q. 3. Attempt any 3 out of 5.

(Marks: 3 X 10 = 30)

- a) Explain various types of Letter of Credit.
- b) Define Basel I and Basel II norms
- c) Explain ECS –debit and ESC – credit with examples
- d) How will you assess the working capital requirements of a firm?
- e) What are the different types of charges? Explain with examples.

Q4. Attempt both the questions.

(Marks: 2 X 10 = 20)

- a) Explain Term loan appraisal.
- b) Explain the different types of non fund based services extended banks.