

**SVKM's NMIMS' UNIVERSITY  
SCHOOL OF DISTANCE LEARNING**

**Program (Semester) DBFM(II) /PGDBFM(II)/ADBFM(I)  
Subject : Banking Structure & Process**

Date - 31.05.2019

**Marks: 100  
Time: 3 hrs.  
(11.am to 2.00 pm)**

**Instruction: 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.**

**NB:**

- 1) Answer to each new question should be started on a fresh page.
- 2) Figures in brackets indicate full marks.

**Q.1) Attempt any 2**

**Marks:10**

- a) Discuss asset classification adoption of 90 days norms.
- b) Discuss gross NPA and Net NPA.
- c) Discuss income recognition norms.
- d) Discuss Provisioning for loans and advancers.

**Q.2) Write short notes on any 3**

**Marks:15**

- a) Capital adequacy ratio
- b) Performance parameters of the banking sector.
- c) Main functions of the Reserve Bank of India.
- d) Universal Banking.
- e) Major Problems faced by SSI Sector.

**Q.3) Attempt any 3**

**Marks:45**

- a) Discuss the evolution of commercial Banking in India during 1786 to 1968.
- b) Discuss the benefits and costs of insurance .
- c) Discuss the functions of the Development of currency Management of the RBI.
- d) Discuss the function of IFCI
- e) Discuss some important trends of urban cooperative banks.

**Q.4)**

**Marks:30**

- a) Discuss the structure of the Indian banking industry
- b) Discuss the salient aspects of Securitization and Reconstruction of Financial Assets and Endorsement of Security Interest Act 2002

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