

**SVKM's NMIMS**  
**School of Distance Learning**

Programme : DBFM / PGDBFM

Academic year: 2012 – 2013

Subject: Commercial Banking System & Role of RBI

Semester: II

Course New

Marks 70

Time: 11.00 a.m. to 2.00 p.m.

Date: 15.07.2012

**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.

NB:

1. All 4 questions are compulsory.
2. Candidates should attempt questions as per the internal options available.

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**Q.1. Attempt any two out of three**

**(10 Marks)**

- a) Define doubtful and loss assets.
- b) What is the meaning of retail banking?
- c) Define interest rate risk.

**Q.2. Write Short Notes on any two out of five**

**(10 Marks)**

- a) Current assets and Current liabilities.
- b) The relationship between the 'Banker' and 'Customer' in the case of safe deposit lockers.
- c) D/A and D/P bills.
- d) Equitable mortgage.
- e) Sarfaesi Act.

**Q.3. Attempt any three out of five**

**(30 Marks)**

- 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) Explain term loan appraisal.
- e) Explain the different types of non fund based services extended banks.

**Q.4. Answer both the Questions:**

**(20 Marks)**

- a) How will you assess the working capital requirements of a firm?
- b) What are the different types of charges? Explain with examples.

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