

**SVKM's NMIMS**  
**NMIMS – GLOBAL ACCESS SCHOOL FOR CONTINUING EDUCATION**

Programme: DBFM/PGDBFM

Academic year: 2014 – 2015

Subject: Commercial Banking System & Role of RBI

Date: 22.06.2014

Semester: II

Course : New

Marks : 70

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

**Instructions:**

1. Answer to each new question to be started on a fresh page.
2. Figures in bracket indicate full marks.

**Q.1) Attempt any 2 out of 4**

(Marks: 2X5=10)

- a) Write on SARFAESI Act.
- b) What is the meaning of Retail banking?
- c) Write on RTGS and NEFT.
- d) Define Pledge and Hypothecation.

**Q.2) Write Short Notes on any 2 out of 5**

(Marks: 2X5=10)

- a) Write on ALM.
- b) What is Reverse Mortgage?
- c) Write on Balance of Payment.
- d) Explain Operational risk management in commercial banks.
- e) Explain interest rate risk.

**Q.3) Attempt any 3 out of 5**

(Marks: 3X10=30)

- a) Discuss the recommendation of Nayak committee on SSI lending.
- b) How advances are made against different types of deposits, Govt securities, Company shares, Jewellery, and Govt supply bills?
- c) What are the different types of charges, banks create against different types of securities while lending?
- d) Explain the different types of non fund based services extended by banks.
- e) Explain Term loan appraisal.

**Q.4) Attempt both the questions**

(Marks: 2X10=20)

- a) What are the challenges faced by commercial banks and strategies to cope up with the challenges?
- b) Explain the various deposit products of the banks.

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