

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

Programme: DBFM/PGDBFM

Examination: December 2015

Subject: Commercial Banking System & Role of RBI

Semester: II

Course : New

Marks : 70

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

Date: 19.12.2015

**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) Who is a banker, who is a customer?
- b) How term loan installments are treated in financial analysis?
- c) How the interest rate risk can be measured?
- d) List the items in the balance sheet of a bank.

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

**(Marks: 2X5=10)**

- a) List the Major factors which contribute to the high level of NPAs in India
- b) What are the risk identification methods?
- c) What is payment in due course?
- d) Define NPA.
- e) What is a operating cycle

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

**(Marks: 3X10=30)**

- a) What do the suppliers of fund in the economy expect from the financial system? Explain.
- b) Who is the holder in due course, what are his rights, and who can't be a holder in due course?
- c) Explain the areas on which banks need to focus for their sustenance.
- d) What are the various financial ratios by which the credit rating of a loan account is being interpreted, what is the importance of such ratios?
- e) Explain in detail the non-fund based facilities of a bank.

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

**(Marks: 2X10=20)**

- a) What are the rights and duties of banker?
- b) Explain the different types of risks faced by banks.