

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

Programme: DBFM/PGDBFM
Examination: June 2016
Subject: Commercial Banking System & Role of RBI

Semester: II
Course : New
Marks : 70
Time: 11.00 a.m. to 2.00 p.m.

Date: 18.06.2016

Instructions:

1. Answers to each new question to be started on a fresh page

2. Figures in brackets indicate full marks

Q,1) Attempt any two out of 4 (Marks 2*5=10)

- a) Describe the structure of Indian Financial System.
- b) What are the main functions of RBI?
- c) How banks can ensure a healthy loan portfolio?
- d) Distinguish between demand loans & term loans.

Q. 2) Write short notes on (2 out of 5) (Marks 2*5=10)

- a) Mortgage of immovable property
- b) SWOT Analysis of Commercial Banks
- c) Challenges for Commercial Banks
- d) Rights of a banker
- e) Negotiable Instruments

Q.3) Attempt any three out of 5

(Marks $3 \times 10 = 30$)

- a) What factors are taken into account for assessment of working capital?
- b) What are the types of letters of credit?
- c) Describe the features of Performance Guarantee & Financial Guarantee.
- d) What are the important recommendations of Nayak Committee on SSI lending?
- e) Explain the characteristics of a security.

Q.4) Attempt both the questions

(Marks $2 \times 10 = 20$)

- a) What efforts have been made the Government to reduce NPAs?
 - b) Explain the Pillars of Basel II accord
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