

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

Programme: DBFM/PGDBFM
Examination: December 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: 17.12.2016

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) Write a note on Indian banking System
- b) Distinguish between commercial banks & NBFCs
- c) What is the meaning of retail banking?
- d) Explain the meaning of operational risk in commercial banks

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

- a) Letter of Credit
- b) Bill Discounting
- c) Negotiable instruments
- d) Financial Guarantee
- e) Negotiable Instruments

Q.3) Attempt any three out of 5

(Marks 3*10=30)

- a) What are the different types of charges?
- b) Explain the calculation of MPBF with examples.
- c) Distinguish between mortgage and pledge
- d) Describe the key parameters for rating of loan account.
- e) What are the approaches to the measurement of credit risks?

Q.4) Attempt both the questions

(Marks 2*10=20)

- a) What do you understand by asset liability management? Explain in detail.
 - b) Describe the role of RBI in the establishment of payment and settlement system in India.
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