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) Define the term Money Market and give its instruments.
   b) What is Dishonour of Negotiable Instruments? Explain steps involved in Dishonour.
   c) What are the various types of loans and advances?
   d) Differentiate between Mortgage and Pledge.

Q.2) Write Short Notes on any 2 out of 5  
    (Marks: 2x5=10)
   a) Electronic Funds Transfer (EFT)
   b) SWOT analysis of Commercial Banks
   c) Letter of Credit
   d) Features of Primary Markets
   e) Changes in Payment and Settlement Systems in India

Q.3) Attempt any 3 out of 5  
    (Marks: 3x10=30)
   a) Write a detail note on functions of Inspection Department, also highlight any four sub-department under it.
   b) Describe any five challenges to Effective Implementation of Basel II.
   c) What do you mean by Operational Risk? Give detailed procedure to manage it.
   d) What are the fundamentals of term loan appraisal?

Q.4) Attempt both the questions  
    (Marks: 2x10=20)
   a) Highlight various functions and features of Reserve Bank of India.
   b) What are the challenges faced by commercial banks? Explain the strategies to cope with these challenges.