

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

Programme: DBFM/PGDBFM

Examination: April 2018

Subject: Commercial Banking System & Role of RBI

Semester: II

Course : New

Marks: 70

Date: 21.4.2018

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) 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?
- e) What is Negotiable Instrument? Differentiate between promissory note and bill of exchange.

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.
