

**SVKM's NMIMS University
School of Distance Learning**

Banking Structure & Process

**Date: 12.12.2007
Time: 11.00 to 2.00**

Marks: 100

Answer any five questions

each question 20 marks

1. Why NPA is on the increase? What are the ways by which NPA can be tackled?
2. What is Universal Banking? Describe the importance of financing small and medium enterprises?
3. What is organizational structure and ownership pattern of Indian banking industry and the functions of each entity?
4. What is the impact of liberalization process on banking sector?
5. What are different costs and benefits of insurance to customers, insurance company & the country?
6. Discuss the organization set up & functions of RBI?
7. What are the guidelines on deposits issued by RBI?
8. Write short notes
 - a) DRT
 - b) Ombudsman scheme
 - c) Corporate Debt Restructuring
 - d) Deposit schemes for NRIs.