

CODE : DJIBOUTI

Time : 2 Hrs.

Marks : 60

Q.1 What are the needs, advantages and limitations of universal banking **15**

OR

Q.1 Define 'Banking' Explain planning of funds, objectives of planning, sources & uses of funds of commercial Banks. **15**

Q.2 Explain 'Gap Method used for measurement of liquidity risk & interest rate risk with example. Give limitations of Gap analysis. **15**

OR

Q.2 What are non-banking activities undertaken by universal banks. **15**

Q.3 What is the role of Universal Banks in relation to small Business lending. **15**

OR

Q.3 Write short notes on any three of the following **15**

- 1) Debate over universal banking in India
- 2) Merchant Banking
- 3) Merger of IDBI and IDBI Bank
- 4) Consumer finance
- 5) Recommendations of Khan Committee on merger of Dev. financial institutions of Banks.

Q.4 Explain 'Project Finance' and different kinds of risks in project lending. State precautions to be taken in scrutiny of project finance proposal. **15**

OR

Q.4 What are the different activities undertaken by the banks after entry into securities Business? **15**
