



SyBBI
OP3 AFM
March-2016

Universal
Banking.

Time: 2.30 hrs

Marks: 75

Note: a. All the questions are compulsory

b. Marks are indicated towards right side

Q1) Short Notes (Any 3)

(15)

- a) Future of retail lending
- b) Consumer Finance
- c) Basel norms
- d) Pre-requisites to the effectiveness of ALM
- e) Need for Universal Banking

Q2) Answer the following questions (Any 3)

(15)

- 1) Explain in detail the need for financial institutions converting into banks
- 2) What are the uses of funds of the commercial bank.
- 3) Explain the development of Bank-Inter as universal bank?
- 4) Explain future of small business lending in connection to universal banking.
- 5) State various features of financial services?

Q3) a. What are the advantages and disadvantages of Universal Banking? (8)

b. Explain the concept of financial services and its scope (7)

OR

Q3.a. Write a note on evolution of Universal Banking (8)

b. State various types of risk in project lending (7)

Q4.a. Write a note on FDI v/s FII (7)

b. Explain the concept of retail banking along with its opportunities and challenges (8)

OR

Q4.a. Explain the concept of Merchant Banking along with its services (7)

b. State various types of advances provided by commercial banks. (8)

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Q5.a. Comment on Universal Banking as a mix of commercial banking and development banking. (8)

b. What are the various recommendations made under Khan Working Group on Universal Banking (7)

OR

Q5. a. Explain various sources and allocation of funds of development banking (8)

b. What are the various functions of Asset Liability Management? (7)

OR

OR