

2209M017

XYZ bank	9500	Trade payables	3200
Cash at bank	6000	Insurance	800
Closing stock	23000	lighting	900
Motor vehicle	8000	Repair	1100
Fixtures & fittings	10000	Net profit	8100
		wages and salaries	5200

*****END OF PAPER*****

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B.VOC (MANAGEMENT-FINANCIAL SERVICES)**Subject: Risk Management****Subject Code: BFS-706****Semester: Fifth****Session- September****Max. Marks: 70****Time: 03 hours****Instructions to the Students**

1. This Question paper consists of two Sections. All sections are compulsory.
2. Section A comprises 10 questions of objective type in nature. All questions are compulsory. Each question carries 2 marks.
3. Section B comprises 8 essay type questions out of which students need to do any 5. Each question carries 10 marks.
4. Read the questions carefully and write the answers in the answer sheets provided.
5. Do not write anything on the question paper.
6. Wherever necessary, the diagram drawn should be neat and properly labelled

Roll Number

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SECTION –A (SHORT/OBJECTIVE TYPE QUESTIONS)
(10x2=20 Marks)

- A) Define CRR.
- B) What is SLR?
- C) List out the various types of financial Markets.
- D) Draw the Structure of Indian financial System.
- E) Differentiate Bank and NBFC.
- F) What do you mean by Cash flow Statement?
- G) Explain briefly about NPA?
- H) What is Credit Risk?
- I) What are the different kinds of Loans?
- J) Which of the following risk is the failure of a purchased component to perform as expected?
 - a)Product risk
 - b)Business risk
 - c)Project risk
 - d)Programming risk

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SECTION –B (ESSAY TYPE QUESTIONS)
(5x10=50 Marks)

1. Give the brief Overview of the Indian financial System. What are the products offered by the banks and financial institutions (FIs)?
2. Define Capital Adequacy Ratio. Discuss Capital adequacy Norms.
3. Explain briefly :
 - a) KPIs
 - b) CAMELS Risk system
4. What Role RBI plays in the functioning of Indian banking system?
5. Explain the Qualitative and Quantitative models used in the measurement of Interest Rate Risk.
6. Write a Short Note on following:
 - a)Market Risk
 - b)Operational risk
 - c)Maturity Matching Model
 - d)Loanable funds Theory
7. What is NPA? What are the different types of NPA? How NPA can be managed?
8. From the balances given below, Prepare Balance Sheet of M/s Gupta & Bros. as on 31st December, 2012.

Particulars	Amount Rs.	Particulars	Amount Rs.
Capital	55000	Trade Receivables	4100
Loan from			