

SY(B/I)

march '09

ACYANOTIC

Universal Banking

TIME : 2 hrs.

MARK : 60

- Instruction :** 1) All questions are compulsory  
2) Figures to the right indicate full marks.

- Q.1 a) Define universal Banking. What are the various models of universal banking 08  
b) What are the advantages and limitations of universal banking 07

**OR**

Explain the challenges faced by universal banking in India. 15

- Q.2 a) Explain briefly the sources and uses of funds of commercial banks. 08  
b) What are off-balance sheet items of a bank. 07

**OR**

- Q.2 a) Explain capital market and money market 08  
b) Explain the techniques used for project lending 07  
Q.3 a) Explain the recent trends in universal banking 08  
b) Discuss the future of universal banking in India 07

**OR**

What are the different activities undertaken by the banks after entering securities Business. 15

- Q.4 a) Explain the role of universal banking in the open market economy. 08  
b) What are the services provided by merchant bankers 07

**OR**

- Q.4 **Write short note on :** 15  
1) Bancassurance.  
2) Asset-liability management  
3) Underwriting.

