PG – 499

II Semester M.Com. Degree Examination, June/July 2018
(CBCS)
COMMERCE
Paper – 2.1 : Indian Banking

Time : 3 Hours Max. Marks : 70

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. **(7×2=14)**

   a) Define Banker.
   b) What are local area banks ? State any two.
   c) What do you mean by core banking ?
   d) What is Green Banking ?
   e) Differentiate between Rupay Card and Visa Debit Card ?
   f) How do you calculate CAR of a Bank ?
   g) What is BCBS ?
   h) What do you mean by Cheque Truncation System ?
   i) What is SWIFT ?
   j) What do you mean by Prudential Norms ?

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. **(4×5=20)**

2. Write a note on CAMELS model for Banks.
3. Write a note on securitization and reconstruction of financial assets and enforcement of Securities Interest Act, 2002 (SARFAESI Act).
4. What do you mean by Credit Control ? Is it necessary to control credit in the economy ?
5. State the guidelines of Banking Regulation Act of 1949.
6. What are the Constituents of Tier-I and Tier-II capital ? Explain.
7. Explain the control and supervisory roles of RBI on Commercial Banks.

P.T.O.

SECTION – C

Answer **any three** questions out of five. **Each** question carries **twelve** marks. **(3×12=36)**

8. What do you mean NPA ? What are the guidelines issues by RBI for Asset classification under NPA's ?

9. Explain the methods of credit control adopted by Reserve Bank of India.

10. What do you mean by BASEL ? Explain three Pillars of BASEL I, II and III in detail.

11. "Jan Dhan-Aadhaar-Mobile (JAM), an initiative by Central Government of India had a positive impact on Banking Industry". Substantiate.

12. Write short notes on :
    a) Mortgage Backed Securities.
    b) Multilingual ATMs.
    c) Risk Weighted Assets.
    d) Leverage Ratio.

PG – 529

II Semester M.Com. Examination, July 2017
(CBCS)
COMMERCE
Paper – 2.1 : Indian Banking

Time : 3 Hours Max. Marks : 70

Instruction : *Answer **all** the Sections.*

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. **(7×2=14)**
   a) What are local area banks ?
   b) What is the period of limitation for a banking debt ?
   c) What are non-performing assets ?
   d) What is RTGS ?
   e) Give the meaning of Smart Cards.
   f) What is CRAR ?
   g) What is micro-credit ?
   h) Why was Basel Committee established ?
   i) What is Village Adoption Scheme (VAS) ?
   j) What is Sukanya Samrudhi Yojna ?

SECTION – B

Answer **any four** question out of six. **Each** question carries **five** marks. **(4×5=20)**

2. Outline the reasons for the ineffectiveness of lead bank scheme.
3. Briefly enumerate the powers of SEBI.
4. Discuss the measured promulgated by the RBI to promote the BILL market in India.
5. Write a note on National housing bank.
6. Discuss in brief, guidelines for preparing a business and profit plan for Banking Sector.
7. What is DEMAT account ? What are its benefits ?

P.T.O.

SECTION – C

Answer **any three** questions out of five. **Each** question carries **twelve** marks. **(3×12=36)**

8. Critically examine the role of RBI in the provision of industrial finance and rural credit in the last decade.

9. "Narasimhan Committee Report on banking sector reforms has strengthened the Banking System in India" ? Critically analyse its major recommendations.

10. a) Discuss Securities Financing Transaction (SFT) exposures ?
    b) What are the advantages of MICR ?

11. Critically examine the process of demonetization of Indian currency. Is it prudent in phasing out black money ?

12. Write short notes on :
    a) History of BASEL Committee
    b) IRAC norms
    c) CRR and SLR.

PG – 516

II Semester M.Com. Examination, June 2016
(CBCS)
COMMERCE
Paper – 2.1 : Indian Banking

Time : 3 Hours Max. Marks : 70

Instruction : *Answer* ***all*** *the Sections.*

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. **(7×2=14)**
   a) What is Lead Bank ?
   b) Define SLR.
   c) What is a SWIFT ?
   d) What do you mean by banker's bank ?
   e) What are RRBs ? Name one.
   f) When was Securitisation Act implemented ?
   g) What is Repo rate ?
   h) What are debit cards ?
   i) What is Pradhan Manthri Jan Dhan Yojana ?
   j) What is capital adequacy ?

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. **(4×5=20)**

2. Explain the recent impact of monetary policy on Indian Economic Environment.
3. Write short notes on :
   a) NEFT
   b) RTGS
   c) IFSC CODES.

P.T.O.

4. Explain the recent reforms of RBI is controlling rupee fluctuation.
5. Elucidate the features of Private Banks in India.
6. Explain the role of NABARD in SHGs.
7. What are the instruments of Credit Policy ?

SECTION – C

Answer **any three** questions out of five. **Each** question carries **twelve** marks. **(3×12=36)**

8. Write in detail the impact of Financial Reforms on Indian Banking.
9. Explain the role of RBI in promoting 'Make in India'.
10. Outline the case study of Mr. Vijay Mallya as a wilful defaulter.
11. Explain the steps taken by banks in facing the challenges of BASEL III.
12. Explain the technology innovation for start-ups initiated by SBI.

Q.P. Code : 60561

Second Semester M.Com. Degree Examination, July 2019

(CBCS – 2014-15 Scheme)

Commerce

Paper 2.1 – INDIAN BANKING

Time : 3 Hours] *[Max. Marks : 70*

SECTION – A

1. Answer any **SEVEN** questions out of Ten. Each question carries **2** marks : **(7 × 2 = 14)**

   (a) State any two objectives of regional rural banks.

   (b) What is asset classification in Banking?

   (c) What is CRR and SLR?

   (d) Differentiate monetary policy and fiscal policy.

   (e) Give the meaning of securitization.

   (f) What is non-performing assets?

   (g) State the meaning of capital adequacy ratio.

   (h) What are Basel norms?

   (i) What are the objectives of mergers in banking sector?

   (j) State the meaning of e-money.

SECTION – B

Answer any **FOUR** questions out of Six. Each question carries **5** marks : **(4 × 5 = 20)**

2. Discuss the functions performed by the commercial banks in India.

3. What are the methods of selective credit control? How do they operate and with that success?

4. Describe the advantages and disadvantages of electronic payments system.

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5. Do you think credit analysis is essential before providing loan to the customers? Explain the various credit appraisal techniques used by commercial banks to analyse the credit worthiness of a borrower.

6. Discuss the frame work of RBI prudential norms on new capital adequacy.

7. What do you mean by core banking? Briefly discuss the merits and demerits.

SECTION – C

Answer any **THREE** questions out of Five. Each question carries **12** marks: **(3 × 12 = 36)**

8. Discuss about the evolution of Indian Banking System.

9. Monetary Policy in India is often criticized as ineffective because large part of the country is not yet monetized. Do you agree with the view? Give reasons.

10. What caused the problem of NPAs of Indian Commercial Banks? What cures are being suggested to solve the problem?

11. What is your opinion about the Basel I, II & III norms in terms of enhancing the quality of banking services?

12. Explain the various aspects involved in E-banking transactions. Do you think RBI has addressed all security related issues to make India ready for complete cashless transactions economy? Discuss.

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