PG – 512

# IV Semester M.Com. Examination, June/July 2018
## (Semester Scheme)
## (CBCS)
## COMMERCE
## FB-4.4 : Banking Operating and Management

Time : 3 Hours Max. Marks : 70

### SECTION – A

1. Answer **any seven** questions. **Each** question carries **two** marks. **(7×2=14)**
   a) What is Treasury Management in banks ?
   b) Give the meaning of Doubtful assets audits classification.
   c) What is basis risk ?
   d) What is a confirmed letter of credit ?
   e) What are open market operations ?
   f) What is the role played by the Monetary Policy Committee ?
   g) Define risk and mention the types of risks faced by banks.
   h) What are Small Finance Banks ?
   i) Distinguish Term deposits and Recurring deposits.
   j) What is meant by Maturity Ladder ?

### SECTION – B

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

2. Explain the importance of retail banking.
3. What is correspondent Banking ? Explain the importance of the same in international business.
4. Explain the segmentation of Banks products.
5. Explain the impact of operational risk on banks profitability.

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6. Banks encourage low cost deposits. Discuss.

7. Bring out the differences between commercial banking activities and merchant banking activities.

## SECTION – C

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

8. Explain the challenges before the Indian Banks in the backdrop of deregulation, increasing level of competition and risks.

9. Explain the role played by ECGC in promoting exports.

10. "Effective supervision and follow up of advances ensures the health of banks". Discuss.

11. "Asset liability management is a risk management tool." Discuss.

12. A sound capital base ensures solvency of banks, discuss.

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# IV Semester M.Com. Examination, June 2017
## (CBCS)
## COMMERCE
## FB-4.4 : Banking Operations and Management

Time : 3 Hours Max. Marks : 70

SECTION – A

1. Answer **any 7** questions; **each** question carries **2** marks : **(7×2=14)**

   a) Write a note on FEMA.

   b) What do you mean by NPA ?

   c) What is treasury management ?

   d) What do you mean by NRI funds ?

   e) What is credit risk management strategy ?

   f) Write a note on credit planning.

   g) What is IRAC ?

   h) Give a note on SWAP.

   i) Write a note on Forward.

SECTION – B

Answer **any 4** questions; **each** question carries **5** marks : **(4×5=20)**

2. Explain the role of FEMA in banking operations.

3. Explain the sources of resource mobilisations to banks.

4. Give an account to NPA Management.

5. Explain the role of banks in financing exports and imports.

6. Explain the settlement system in E-Banking.

7. Highlights the sources of Investments to banks in India.

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## SECTION – C

Answer **any 3** questions; **each** question carries **12** marks : **(3×12=36)**

8. Explain the regulatory policies influencing banking operations.

9. Explain the types and management strategies of deposits in Banks.

10. Briefly explain the asset management strategies adopted Banks in India.

11. Elucidate the IRAC norms on banking operations.

12. Explain in detail the technology related hazards in banking operations.

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# IV Semester M.Com. (Finance) Examination, June 2016
## (CBCS)
## F.B – 4.4 : BANKING OPERATIONS AND MANAGEMENT

Time : 3 Hours Max. Marks : 70

### SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. **(7x2=14)**
   a) What is encryption ?
   b) Give the meaning of banking operations management.
   c) What do you mean by credit management ?
   d) What is treasury management ?
   e) Give the meaning of non-performing assets.
   f) What is operations risk in banks ?
   g) Give the meaning of E-Banking.
   h) What do you mean by liability management ?
   i) What does the IRAC norms deal with ?
   j) What is future currency contract ?

### SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. **(4x5=20)**

2. Explain the regulatory policies for deposits influencing bank operations.
3. Write a note on resource mobilization.
4. Explain the asset management.
5. Write a note on Securitization Act.
6. Explain the banking procedure related to EXIM.
7. Explain the functions of foreign exchange markets.

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## SECTION – C

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

8. Write in detail about the influence of BASEL III norms on bank operations.
9. Explain the banking regulations towards attracting MRI funds.
10. Elucidate the credit management process in banking.
11. Explain the role of bankers in compliance of FEMA regulations.
12. Explain in detail the technology related hazards in banking operations.

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