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.
   \((7 \times 2 = 14)\)
   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. \((4 \times 5 = 20)\)

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 issued 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 the 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.
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. \((7 \times 2 = 14)\)  
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. \((4 \times 5 = 20)\)  

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.
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.

   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?

   \(7 \times 2 = 14\)

SECTION – B

Answer any four questions out of six. Each question carries five marks.

\(4 \times 5 = 20\)

2. Explain the recent impact of monetary policy on Indian Economic Environment.

3. Write short notes on:
   a) NEFT
   b) RTGS
   c) IFSC CODES.
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.