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II Semester. M.Com. Degree Examination, November - 2022

COMMERCE

Contemporary Indian Banking

(CBCS New Scheme)

Paper : 2.1

Time : 3 Hours

Maximum Marks : 70

## SECTION - A

Answer any Seven Questions out of Ten. Each question carries Two marks.

(7×2=14)

1. a) What do you mean by of LAB?
- b) Give the meaning of Money Laundering.
- c) Expand DICGC and CIBIL.
- d) What is MCLR?
- e) State the differences between Doubtful and Loss Assets under NPA.
- f) Mention any two objectives of Monetary Policy.
- g) What do you mean by Recession in Banking Sector?
- h) What is CAR under BASEL Norms?
- i) List out few Payments banks in India.
- j) State the meaning of Assets and Liability in Banking Sector.

## SECTION - B

Answer any Four Questions out of Six. Each Question Carries Five Marks.

(4×5=20)

2. Briefly explain the role of Integrated Banking Ombudsman Scheme 2021.
3. What are the reasons behind the merger of SBI with its subsidiaries?
4. Explain the key landmarks of RBI in Indian Economy.
5. Explain the Measures to Overcome NPA.
6. Explain the Objectives of BASEL Accords.
7. Why Insolvency and Bankruptcy Code 2016 was Introduced in India.

[P.T.O.]



**SECTION - C**

**Answer any Two Questions out of Four. Each question carries Twelve Marks.**

**(2×12=24)**

8. Explain the Income Recognition, Asset Classification and Provisioning Norms of RBI.
9. Explain BASEL I, II and III Norms in Details.
10. Give the overview of SARFAESI Act with its process of working.
11. Explain the practice of Assets and Liabilities Management in Banks.

**SECTION - D**

**Answer the following Question (Compulsory Skillbuns)**

**(1×12=12)**

12. "RBI plays an important role in controlling the money supply in the economy" Justify the statement with reference to Credit Control measures of RBI.
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**II Semester M.Com. Degree Examination, OCTOBER - 2023**

**COMMERCE**

**Contemporary Indian Banking**

**(CBCS Scheme)**

**Paper : 2.1**

**Time : 3 Hours**

**Maximum Marks : 70**

**SECTION - A**

**I. Answer any Seven questions out of Ten. Each question carries Two marks. (7×2=14)**

1. a) Mention two nationalized commercial banks.
- b) Distinguish between overdraft and cash credit.
- c) What is Repo Rate?
- d) Expand SARFAESI Act.
- e) Give the meaning of Bank Rate and Open Market Operation.
- f) What are Schedule Banks?
- g) Distinguish between NEFT and RTGS.
- h) What are E-FRAUDS in Banking?
- i) What is Demonetization of Currency?
- j) Expand CIBIL.

**SECTION - B**

**II. Answer any Four questions out of Six. Each question carries Five marks. (4×5=20)**

2. Briefly explain the phases of Nationalization of Commercial Bank.
3. Explain the advantages and disadvantages of VAR.
4. Write a note on BASEL I and II.
5. Explain the role of Banking Ombudsman Scheme in India.

**[P.T.O.]**





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6. Explain in brief the Bankrupting code(IBC), 2016.
7. Write a note on Debt Recovery Tribunals.

**SECTION - C**

**III. Answer any Two question out of Four. Each question carries Twelve marks. (2×12=24)**

8. Explain the functions of Reserve Bank of India.
9. What is a Monetary Policy? Explain Monetary and Non-Monetary measures to control inflation.
10. Explain the functions of Regional Rural Banks.
11. Explain Asset - Liability management strategies in India.

**SECTION - D**

**IV. Skill Based Question.(Compulsory) (1×12=12)**

12. Assume you are the branch manager f PQR Bank in a rural area. Your branch is facing the challenge of NPAs over the last few years.

Bring out the steps taken in monitoring the NPAs and measures taken to reduce the NPAs.

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