

B.M.S COLLEGE FOR WOMEN AUTONOMOUS
BENGALURU – 560004

END SEMESTER EXAMINATION – OCTOBER 2022

M.Com – II Semester
Contemporary Indian Banking

Course Code: MCM201T
Duration: 3 Hours

QP Code: 21012
Max. marks: 70

SECTION – A

- 1. Answer any SEVEN of the following. Each question carries TWO marks. (7x2=14)**
- What do you mean by SARFAESI Act?
 - Define Banking Regulation Act.
 - What do you mean by Insolvency and Bankruptcy Code?
 - Define CRR.
 - State the objectives of Basel I norm?
 - What is VAR Analysis?
 - What do you mean by CIBIL?
 - State two challenges of Basel III norm.
 - What is meant by reverse repo rate?
 - what is banking ombudsman?

SECTION – B

- Answer any FOUR of the following. Each question carries FIVE marks. (4x5=20)**
- Explain briefly the phases of Indian Banking System.
 - Explain the causes of NPA in Indian Economy?
 - Explain quantitative techniques of Monetary Policy.
 - Describe the measures to overcome NPAs?
 - Write a note on money laundering
 - Elucidate the functions of RBI.

SECTION – C

- Answer any TWO of the following. Each question carries TWELVE marks. (2x12=24)**
- Describe the major reforms of Indian banking.
 - Briefly explain the risk management concepts.
 - Explicate different Monetary Policies of RBI.
 - Explain the causes and effects of NPAs.

SECTION – D

(Compulsory Skill-based Question on Subject / Paper) (1x12=12)

- What is Asset Liability Management? State its pros and cons. Describe the risks mitigated through ALM.