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B.M.S. COLLEGE FOR WOMEN, AUTONOMOUS

BENGALURU – 560004

SEMESTER END EXAMINATION – SEPT/OCT 2023

M.Com – 2nd Semester

CONTEMPORARY INDIAN BANKING

Course Code: MCM201T

Duration: 3 Hours

QP Code: 12012

Max. Marks: 70

SECTION – A

1. Answer any SEVEN questions. Each question carries TWO marks. (7X2=14)

- a. What is MCLR rate?
- b. Expand CIBIL and SARFAESI
- c. List any four payments bank in India.
- d. Who are willful defaulters?
- e. What is Capital Adequacy Ratio?
- f. What do you mean by money laundering?
- g. State any two differences between CRR and SLR.
- h. What do you mean by Stress Test for Banks?
- i. List out the various categories of NPA.
- j. Give the meaning of monetary policy.

SECTION – B

Answer any FOUR questions. Each question carries FIVE marks. (4X5=20)

2. Write a note on SARFAESI Act.
3. Outline the objectives of RBI.
4. How does NPA affect the balance sheet of a bank?
5. What are the roles and responsibilities of the Banking Ombudsman?
6. Briefly explain the various types of NPA.
7. Explain the objectives of BASEL Accords.

SECTION – C

Answer any TWO questions. Each question carries TWELVE marks. (2X12=24)

8. Elaborate on the BASEL I, II, and III Norms.
9. Give the overview of Prevention of Money Laundering Act, 2002
10. Explain the practice of Assets and Liabilities Management in Banks.
11. What are the types of monetary policy and explain the instruments of monetary policy.

SECTION – D
Skill-Based Question

(1X12=12)

12. A customer of Bank A claimed that an unauthorised transfer of INR.8 lakhs has been done from his account using a cheque which was neither issued nor signed by him. This transaction was effected on 8.9,2022 and the customer informed the bank about the same on 11.9.2022.

He also informed the bank that he did not receive any SMS regarding the transfer.

Even after several months, the customer has not received any communication from the bank.

- a. Can the customer approach the Banking Ombudsman? Justify with reasons. **4 Marks**
- b. Elaborate the procedure for lodging and resolution of the complaints under the Banking Ombudsman. **8 Marks**

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