

Q.P. Code : 60561

Second Semester M.Com. Degree Examination, July 2019

(CBCS - 2014-15 Scheme)

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 **2** marks :
(7 × 2 = 14)

- (a) State any two objectives of regional rural banks.
- (b) What is asset classification in Banking?
- (c) What is CRR and SLR?
- (d) Differentiate monetary policy and fiscal policy.
- (e) Give the meaning of securitization.
- (f) What is non-performing assets?
- (g) State the meaning of capital adequacy ratio.
- (h) What are Basel norms?
- (i) What are the objectives of mergers in banking sector?
- (j) State the meaning of e-money.

SECTION - B

Answer any **FOUR** questions out of Six. Each question carries **5** marks :
(4 × 5 = 20)

2. Discuss the functions performed by the commercial banks in India.
3. What are the methods of selective credit control? How do they operate and with that success?
4. Describe the advantages and disadvantages of electronic payments system.

Q.P. Code : 60561

5. Do you think credit analysis is essential before providing loan to the customers? Explain the various credit appraisal techniques used by commercial banks to analyse the credit worthiness of a borrower.
6. Discuss the frame work of RBI prudential norms on new capital adequacy.
7. What do you mean by core banking? Briefly discuss the merits and demerits.

SECTION - C

Answer any **THREE** questions out of Five. Each question carries **12** marks:
(3 × 12 = 36)

8. Discuss about the evolution of Indian Banking System.
9. Monetary Policy in India is often criticized as ineffective because large part of the country is not yet monetized. Do you agree with the view? Give reasons.
- ✓10. What caused the problem of NPAs of Indian Commercial Banks? What cures are being suggested to solve the problem?
- ✓11. What is your opinion about the Basel I, II & III norms in terms of enhancing the quality of banking services?
12. Explain the various aspects involved in E-banking transactions. Do you think RBI has addressed all security related issues to make India ready for complete cashless transactions economy? Discuss.