

Q.P. Code : 60592

**Fourth Semester M.Com. Degree Examination,
September/October 2020**

(CBCS Scheme)

Commerce

Paper 4.4 – BANKING OPERATIONS AND MANAGEMENT

Time : 3 Hours]

[Max. Marks : 70

SECTION – A

Answer any **SEVEN** sub-questions. Each sub-question carries **2** marks :
(7 × 2 = 14)

1. (a) What are payment banks?
- (b) Define non-performing assets.
- (c) What is operational risk in banks?
- (d) What is a confirmed letter of credit?
- (e) Define repo rates and reverse repo rates.
- (f) What is packing credit finance to exporters?
- (g) What is EEFC account?
- (h) What are small finance banks?
- (i) What are exposure norms for banks?
- (j) What is maturity ladder?

SECTION – B

Answer any **FOUR** questions carrying **5** marks each :

(4 × 5 = 20)

2. Explain the components of SLR securities in banks.
3. Explain the importance of retail banking.
4. Explain the role played by Monetary Policy Committee.
5. Explain any three new technologies introduced in banking system.
6. Explain the importance of segmenting banking business.
7. What is correspondent banking? Explain the importance of the same in international business.

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SECTION - C

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

8. Explain in detail the IRAC norms implemented in banks.
 9. Explain in detail the capital adequacy norms with specific reference to Basel III recommendations.
 10. Effective credit management ensures quality of credit. Discuss.
 11. Asset Liability Management is a risk management tool. Explain.
 12. Write short note on :
 - (a) Doubtful assets
 - (b) Rate sensitive assets and liabilities
 - (c) FCNR accounts
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