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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.

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6. Explain in brief the Bankruptcy 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 of 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.

