



OP – 233

IV Semester M.Com. Examination, November 2022

(CBCS Scheme)

FINANCE AND BANKING

FB – 4.4 : Banking Operations and Management

Time : 3 Hours

Max. Marks : 70

SECTION – A

1. Answer **any 7** questions. **Each** question carries **two** marks. **(7×2=14)**

- a) How do you measure Liquidity risk ?
- b) What is meant by NPA ?
- c) What is the difference between NIM and Net Profit Margin ?
- d) Why do banks maintain revaluation reserve ?
- e) What do you mean by Universal Banking ?
- f) What are the requisites of a valid cheque ?
- g) What is a Lead Bank Scheme ?
- h) What are the activities involved in 'loan syndication' ?
- i) State the arguments in favour of merger and acquisition of Banks.
- j) When is a Bank considered as Scheduled Bank ?

SECTION – B

Answer **any 4** questions. **Each** question carries **5** marks. **(4×5=20)**

2. What are Credit Derivates ? Briefly explain the types of Credit Derivatives used in Banking.
3. What were the recommendations of the Rangarajan Committee for Computerization of Banking Sector ?
4. What is a Development Bank ? State the names of Development Banks created in India and explain the role of any one of them ?
5. Explain the concept and processes involved in Disaster Management of Banks.

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6. What are the RBI guidelines for Refinancing and Rediscounting facilities ?
7. Write a short note on :
 - a) NEFT
 - b) RTO
 - c) RPO
 - d) AML

SECTION - C

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

8. Explain the impact of BASEL guidelines in the Indian Banks.
9. Discuss the 'Integrated Treasury Management of a Bank.
10. What do you understand by Risk Management ? Elaborate about the Risk Management in Banking.
11. Discuss the different Banker-Customer Relationship.
12. Explain the credit control techniques adapted by RBI to regulate the Commercial Banks in India.

SECTION - B

(4×8=32)

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2. State the arguments in favour of merger and acquisition of Banks.
3. What is a Bank considered as Scheduled Bank ?
4. Explain the concept and process involved in Disaster Management of Banks.
5. What were the recommendations of the Rangarajan Committee for Computerization of Banking Sector ?
6. What are Credit Derivatives ? Briefly explain the types of Credit Derivatives used in Banking.
7. What is a Development Bank ? State the names of Development Banks created in India and explain the role of any one of them ?