



PG-496

II Semester M.Com. (CBCS) Examination, July - 2019

COMMERCE

10219

2.1 : Indian Banking

Time : 3 Hours

Max. Marks : 70

SECTION - A

1. Answer **any seven** of the following. Each question carries **two** marks. **7x2=14**
- What are the functions of a bank ?
 - What do you mean by lead bank ?
 - What do you mean by CRR and SLR ?
 - Explain the features of Monetary Policy.
 - What is non-performing asset ?
 - What do you mean by securitization ?
 - Why was BASEL Committee established ?
 - What is Capital Adequacy Ratio (CAR) ?
 - What is Internet Banking ?
 - What is MICR ?

SECTION - B

Answer **any four** of the following. Each question carries **five** marks. **4x5=20**

- Explain the role of Regional Rural Banks (RRBs) in rural development.
- Discuss the objectives and functions of foreign banks in India.
- Critically examine the role of RBI in promoting and regulating the banking sector in India.
- What do you mean by E-Banking ? Explain the advantages of it.
- Write short notes on :
 - History of BASEL Committee
 - Tier 1 and Tier 2 Capital
- What is DEMAT Account ? What are its benefits ?

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SECTION - C

Answer any three of the following. Each question carries **twelve** marks.

3x12=36

8. Explain the banking sector reforms in India during post liberalization era.
9. Explain the salient features of Indian Banking Regulation Act, 1949.
10. Discuss in brief, guidelines for preparing a business and profit plan for Banking Sector.
11. Write about the RBI Prudential norms on New Capital Adequacy and Framework.
12. Write short notes on :
 - (a) Electronic Fund Transfer
 - (b) RTGS
 - (c) ATM
 - (d) Credit Cards

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