



IV Semester M.Com. (Finance) Examination, Sept./Oct. 2020
(Semester Scheme) (CBCS)
COMMERCE

FB 4.4 : Banking Operations and Management

Time : 3 Hours

Max. Marks : 70

SECTION – A

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

1. a) Distinguish between Term Loans and Cash Credit Advance.
- b) Bring out the differences between gross working capital and net working capital.
- c) What are SLR Securities ? Give examples.
- d) What are Doubtful assets ? Mention the components of the same.
- e) What is Core Banking Solution ?
- f) Differentiate between NII and NIM.
- g) Bring out the differences between pre-shipment and post-shipment advances.
- h) What are the primary and secondary functions of banks ?
- i) Distinguish between demand deposits and time deposits.
- j) What are payment banks ?

SECTION – B

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

2. Explain the basic principles of lending.
3. Explain the following :
 - a) Non-Resident (external) Rupee Accounts.
 - b) Foreign Currency Non Resident Accounts.
4. Bring out the differences between certificate of deposits and commercial papers.

P.T.O.



5. Explain the non-fund based facilities extended by banks.
6. Explain the methods of liquidity management in banks.
7. Banks encourage savings and current deposits. Discuss.

SECTION – C

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

(3×12=36)

8. Describe the role of Export Credit and Guarantee Corporation [ECGC] in promotion of exports.
9. Bring out the differences between Basel II and Basel III accord under capital adequacy norms.
10. Explain in detail Income Recognition and Asset Classification norms [IRAC]. Suggest the remedial measures to reduce non performing assets.
11. What is EXIM policy ? Explain in detail the EXIM policy covering 5 years period 2015-2020.
12. Bring out the importance of Supervision and follow-up of advances to reduce non performing assets.