



**II Semester M.Com. Examination, July 2017**  
**(CBCS)**  
**COMMERCE**  
**Paper – 2.1 : Indian Banking**

Time : 3 Hours

Max. Marks : 70

**Instruction :** Answer *all* the Sections.

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. (7×2=14)
- a) What are local area banks ?
  - b) What is the period of limitation for a banking debt ?
  - c) What are non-performing assets ?
  - d) What is RTGS ?
  - e) Give the meaning of Smart Cards.
  - f) What is CRAR ?
  - g) What is micro-credit ?
  - h) Why was Basel Committee established ?
  - i) What is Village Adoption Scheme (VAS) ?
  - j) What is Sukanya Samrudhi Yojna ?

SECTION – B

- Answer **any four** question out of six. **Each** question carries **five** marks. (4×5=20)
2. Outline the reasons for the ineffectiveness of lead bank scheme.
  3. Briefly enumerate the powers of SEBI.
  4. Discuss the measures promulgated by the RBI to promote the BILL market in India.
  5. Write a note on National housing bank.
  6. Discuss in brief, guidelines for preparing a business and profit plan for Banking Sector.
  7. What is DEMAT account ? What are its benefits ?

P.T.O.



## SECTION – C

Answer **any three** questions out of five. **Each** question carries **twelve** marks. (3×12=36)

8. Critically examine the role of RBI in the provision of industrial finance and rural credit in the last decade.
  9. "Narasimhan Committee Report on banking sector reforms has strengthened the Banking System in India" ? Critically analyse its major recommendations.
  10. a) Discuss Securities Financing Transaction (SFT) exposures ?  
b) What are the advantages of MICR ?
  11. Critically examine the process of demonetization of Indian currency. Is it prudent in phasing out black money ?
  12. Write short notes on :
    - a) History of BASEL Committee
    - b) IRAC norms
    - c) CRR and SLR.
-