



**II Semester M.Com. Degree Examination, June/July 2018**

**(CBCS)**

**COMMERCE**

**Paper – 2.1 : Indian Banking**

Time : 3 Hours

Max. Marks : 70

**SECTION – A**

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

- a) Define Banker.
- b) What are local area banks ? State any two.
- c) What do you mean by core banking ?
- d) What is Green Banking ?
- e) Differentiate between Rupay Card and Visa Debit Card ?
- f) How do you calculate CAR of a Bank ?
- g) What is BCBS ?
- h) What do you mean by Cheque Truncation System ?
- i) What is SWIFT ?
- j) What do you mean by Prudential Norms ?

**SECTION – B**

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

2. Write a note on CAMELS model for Banks.
3. Write a note on securitization and reconstruction of financial assets and enforcement of Securities Interest Act, 2002 (SARFAESI Act).
4. What do you mean by Credit Control ? Is it necessary to control credit in the economy ?
5. State the guidelines of Banking Regulation Act of 1949.
6. What are the Constituents of Tier-I and Tier-II capital ? Explain.
7. Explain the control and supervisory roles of RBI on Commercial Banks.



## SECTION - C

Answer **any three** questions out of five. Each question carries **twelve** marks.

(3×12=36)

8. What do you mean NPA ? What are the guidelines issues by RBI for Asset classification under NPA's ?
9. Explain the methods of credit control adopted by Reserve Bank of India.
10. What do you mean by BASEL ? Explain three Pillars of BASEL I, II and III in detail.
11. "Jan Dhan-Aadhaar-Mobile (JAM), an initiative by Central Government of India had a positive impact on Banking Industry". Substantiate.
12. Write short notes on :
  - a) Mortgage Backed Securities.
  - b) Multilingual ATMs.
  - c) Risk Weighted Assets.
  - d) Leverage Ratio.

## SECTION - B

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